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(c) 2008 Bond Buyer
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(c) 2009 ProQuest Info&Learning
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(c) 2009 Gale/Cengage
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(c) 2009 ProQuest Info&Learning
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(c) 2009 Gale/Cengage
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 (c) 2009 Gale/Cengage
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 (c) 1999 The Gale Group
 File 275: Gale Group Computer DB(TM) 1983-2009/Oct 28
 (c) 2009 Gale/Cengage
 File 621: Gale Group New Prod. Annou.(R) 1985-2009/Oct 20
 (c) 2009 Gale/Cengage
 File 636: Gale Group Newsletter DB(TM) 1987-2009/Nov 03
 (c) 2009 Gale/Cengage
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 (c) format only 2009 Dialog
 File 430: British Books in Print 2007/Jan W3
 (c) 2007 J. Whitaker & Sons Ltd.
 File 483: Newspaper Abs Daily 1986-2009/Dec 01
 (c) 2009 ProQuest Info&Learning
 File 347: JAPIO Dec 1976-2009/Aug(Updated 091130)
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 File 348: EUROPEAN PATENTS 1978-200948
 (c) 2009 European Patent Office
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 (c) 2009 WIPO/Thomson
 File 350: Derwent WPIX 1963-2009/UD= 200976
 (c) 2009 Thomson Reuters
 File 371: French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	461	AU= (GANESAN R? OR GANESAN, R? OR GANESAN(2N)RAYI)
S2	133	S1 FROM 347,348,349,350,371
S3	16	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S4	12	S2 AND S3
S5	38	BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S6	9	S4(S)S5
S7	9	IDPAT (sorted in duplicate/non-duplicate order)
S8	8	IDPAT (primary/non-duplicate records only)

S9 328 S1 NOT S2
 S10 4 S3 AND S9
 S11 3 S5 AND S9
 S12 7 S10 OR S11
 S13 6 RD (unique items)
 S14 14 S8 OR S13
 S15 594 S1 OR GANESAN(2N)RAVI
 S16 43 ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
 (THIRD OR 3RD)()PARTY OR TTP
 S17 43 S15 AND S16
 S18 77 BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR
 PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND
 OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
 S19 17 S17(S)S18
 S20 9 S19 AND IC= (G06F OR G06Q)
 S21 9 IDPAT (sorted in duplicate/non-duplicate order)
 S22 8 IDPAT (primary/non-duplicate records only)
 S23 36 S18 FROM 347,348,349,350,371
 S24 41 S18 NOT S23
 S25 16 S16 AND S24
 S26 16 S18(S)S25
 S27 9 RD (unique items)
 S28 17 S22 OR S27

28/AA,AN,AZ,AU,TI/1 (Item 1 from file: 268)
 DIALOG(R)File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
 00389697 61153642
 EBPP: A flat-lining market shows a pulse
 Bielski, Lauren

28/AA,AN,AZ,AU,TI/2 (Item 1 from file: 15)
 DIALOG(R)File 15:(c) 2009 ProQuest Info&Learning. All rts. reserv.
 01185883 98-35278
 Commercial key recovery
 Walker, Stephen T; Lipner, Steven B; Ellison, Carl M; Balenson, David M

28/AA,AN,AZ,AU,TI/3 (Item 1 from file: 16)
 DIALOG(R)File 16:(c) 2009 Gale/Cengage. All rts. reserv.
 08546381 Supplier Number: 73599915
 CheckFree Posts Strong Results for the Third Quarter of Fiscal 2001.

28/AA,AN,AZ,AU,TI/4 (Item 2 from file: 16)
 DIALOG(R)File 16:(c) 2009 Gale/Cengage. All rts. reserv.
 08384130 Supplier Number: 71054576

CheckFree Vice Chairman to Take CEO Post with Internet Security Firm; Randy McCoy, Executive Vice President, Product Management and Development, Promoted to Chief Technology Officer.

28/AA,AN,AZ,AU,TI/5 (Item 3 from file: 16)
DIALOG(R) File 16:(c) 2009 Gale/Cengage. All rts. reserv.
07832529 Supplier Number: 65241852
EBPP: a flat-lining market shows a pulse.(When Checkfree signed a deal with Bank of America to assume the bank's electronic billpay service this spring, some of the torpor surrounding the electronic bill payment market lifted)(Brief Article)
Bielski, Lauren

28/AA,AN,AZ,AU,TI/6 (Item 4 from file: 16)
DIALOG(R) File 16:(c) 2009 Gale/Cengage. All rts. reserv.
07783353 Supplier Number: 65062612
RSA Security Licenses Latest Encryption Software to CheckFree.

28/AA,AN,AZ,AU,TI/7 (Item 5 from file: 16)
DIALOG(R) File 16:(c) 2009 Gale/Cengage. All rts. reserv.
07479601 Supplier Number: 62824293
CheckFree Names Ravi Ganesan Vice Chairman.

28/AA,AN,AZ,AU,TI/8 (Item 6 from file: 16)
DIALOG(R) File 16:(c) 2009 Gale/Cengage. All rts. reserv.
04984805 Supplier Number: 47322439
CheckFree Corporation Earns Record Revenues

28/AA,AN,AZ,AU,TI/9 (Item 1 from file: 148)
DIALOG(R) File 148:(c) 2009 Gale/Cengage. All rts. reserv.
09242970 SUPPLIER NUMBER: 19078256
/ C O R R E C T I O N -- CheckFree Corporation/(Correction Notice)

28/AA,AN,AZ,AU,TI/10 (Item 1 from file: 348)
DIALOG(R) File 348:(c) 2009 European Patent Office. All rts. reserv.
01330958
Distributed data accessing technique
Verfahren zum verteilten Datenzugriff
Methode d'accès des données distribuées
INVENTOR:
Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia

30202, (US)
Dreyer, Hans Daniel, 495 Howland Drive, Gahanna Ohio 43230, (US)
Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)
APPLICATION (CC, No, Date): EP 2000106123 000321;

28/AA,AN,AZ,AU,TI/11 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01330957
A technique for centrally tracking transactions in an electronic billing system
Verfahren zum zentralen Verfolgen von Transaktionen in einem elektronischen
Abrechnungssystem
Technique de pistage electronique des transactions dans un systeme de
facturation electronique

INVENTOR:
Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia 30202, (US)
Dreyer, Hans Daniel, 495 Howland Drive, Gahanna Ohio 43230, (US)
Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)
APPLICATION (CC, No, Date): EP 2000106122 000321;

28/AA,AN,AZ,AU,TI/12 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01330955
An elctronic bill presentment technique with enhanced biller control
Verfahren zum Vorlegen von Rechnungen mit einer verbesserten Kontrolle
durch den Rechnungsleger
Methode pour la presentation electronique de factures avec un meilleur controle

INVENTOR:
Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia 30302, (US)
Dreyer, Hans Daniel, 495 Howland Drive, Gahanna, Ohio 43230, (US)
Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)
APPLICATION (CC, No, Date): EP 2000106120 000321;

28/AA,AN,AZ,AU,TI/13 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01294736
Securing electronic transactions over public networks
Sicherung von elektronischen Transaktionen über öffentliche Netzwerke
Securisation de transactions électroniques dans des reseaux publics

INVENTOR:
Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia, (US)
Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio, (US)
Lewis, Matt, 1909 Grist Stone Court, Atlanta, Georgia, (US)
Christianson, Alfred II, 955 Azalea Drive, Roswell, Georgia, (US)

APPLICATION (CC, No, Date): EP 2000127893 001220;
PRIORITY (CC, No, Date): US 471490 991223

28/AA,AN,AZ,AU,TI/14 (Item 5 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01264768
Electronic billing with flexible biller controlled electronic bill presentment
Elektronische Rechnungsstellungssystem mit flexibeler vom Rechnungssteller
kontrollierten elektronischen Rechnungsvorlage
Systeme de facturation electronique avec presentation flexible des factures
electroniques controlee par le facturant
INVENTOR:
Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)
Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)
APPLICATION (CC, No, Date): EP 2000121882 001006;
PRIORITY (CC, No, Date): US 414731 991008

28/AA,AN,AZ,AU,TI/15 (Item 6 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01254136
Electronic billing with updateable electronic bill summary
Elektronische Rechnungsstellungssystem mit aktualisierbarer elektronischer
Rechnungsübersicht
Systeme de facturation electronique avec sommaire de facture electronique
pouvant etre mis-a-jour
INVENTOR:
Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)
APPLICATION (CC, No, Date): EP 2000118977 000901;
PRIORITY (CC, No, Date): US 387764 990901

28/AA,AN,AZ,AU,TI/16 (Item 7 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01210363
Cashless transactions without credit cards, debit cards or checks
Bargeldlose Transaktionen ohne Kreditkarten, Debitkarten oder Schecks
Transactions sans numeraire ne faisant pas usage de cartes de credit, de
cartes de debit ou de cheques
INVENTOR:
Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)
APPLICATION (CC, No, Date): EP 2000107413 000405;
PRIORITY (CC, No, Date): US 299102 990426

28/AA,AN,AZ,AU,TI/17 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0010452400
WPI ACC NO: 2001-051754/
Electronic bill presentment and/or payment clearing house uses
remittance information stored in central database for access via network to
user station representating payee
Original Titles:
Verrechnungszentrale zum Vorlegen und / oder Bezahlen von Rechnungen
Electronic bill presentment and/or payment clearinghouse
Centrale electronique de presentation et / ou de reglement de factures
Local Applications (No Type Date): EP 2000107414 A 20000405; AU 200028892
A 20000419; CA 2306123 A 20000414; ZA 20001930 A 20000417
Priority Applications (no., kind, date): US 1999298889 A 19990426

28/3,K/10 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01330958

Distributed data accessing technique
Verfahren zum verteilten Datenzugriff
Methode d'accès des données distribuées

PATENT ASSIGNEE:

CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross,
Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia 30202, (US)
Dreyer, Hans Daniel, 495 Howland Drive, Gahanna Ohio 43230, (US)
Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)

LEGAL REPRESENTATIVE:

Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora
Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1136924 A1 010926 (Basic)

APPLICATION (CC, No, Date): EP 2000106123 000321;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-017/ 60

ABSTRACT WORD COUNT: 122

NOTE: Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200139 1661

SPEC A (English) 200139 8265

Total word count - document A 9926

Total word count - document B 0

Total word count - documents A + B 9926

INTERNATIONAL PATENT CLASS (V7): G06F-017/ 60

...SPECIFICATION 14 serves as an intermediary between each biller 16 and the customer 12 by providing bill presentment directly to the customer 12.

There are two variants of the aggregation model 10 resulting...For example, in a bill presentment and payment system, a billing entity may allow a third party to access bill data in order to provide feedback to bill customers.

It should be...service center 102. The banking entity customer service center 102 could, for example, be a third party telemarketing group that is allowed access to banking and overall system data in order to provide feedback to system subscribers.

BILLING ENTITY CUSTOMER CARE MESSAGE PROCESSING

The billing entity 56 will process customer care messages from...
...service center 104. The billing entity customer service center 104 could, for example, be a third party telemarketing group that is allowed access to billing and overall system data in order to provide feedback to system subscribers.

28/3,K/13 (Item 4 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01294736

Securing electronic transactions over public networks
Sicherung von elektronischen Transaktionen über öffentliche Netzwerke
Securisation de transactions électroniques dans des reseaux publics
PATENT ASSIGNEE:

CheckFree Services Corporation, (2907041), 4411 East Jones Bridge Road,
Norcross, Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia, (US)
Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio, (US)
Lewis, Matt, 1909 Grist Stone Court, Atlanta, Georgia, (US)
Christianson, Alfred II, 955 Azalea Drive, Roswell, Georgia, (US)

LEGAL REPRESENTATIVE:

Kugele, Bernhard et al (51541), NOVAPAT INTERNATIONAL SA, 9, Rue du
Valais, 1202 Geneve, (CH)

PATENT (CC, No, Kind, Date): EP 1111559 A2 010627 (Basic)

APPLICATION (CC, No, Date): EP 2000127893 001220;

PRIORITY (CC, No, Date): US 471490 991223

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60;

H04L-029/06; H04L-009/32

ABSTRACT WORD COUNT: 189

NOTE: Figure number on first page: 6

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200126 2340

SPEC A (English) 200126 7642

Total word count - document A 9982

Total word count - document B 0

Total word count - documents A + B 9982

...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION 657, filed January 27, 1999, entitled "A Technique for

Centrally Tracking Transactions in an Electronic Billing System"; pending Application Serial Number 09/301,068, filed April 28, 1999, entitled "An Electronic Bill Presentment Technique With Enhanced Biller Control"; pending Application Serial Number 09/414,731, filed October 8, 1999, entitled "Electronic Billing With Flexible Biller Controlled Electronic Bill Presentment"; pending Application Serial Number 09/387,764, filed September 1, 1999, entitled "Electronic Billing With Updateable Electronic Bill Summary"; pending Application Serial Number 09/208,998, and filed December...

...a Network"; pending Application Serial Number 09/298,889, filed April 26, 1999, entitled "Electronic Bill Presentment and/or Payment Clearinghouse"; pending Application Serial Number 09/229,102, filed April 26, 1999, entitled "Cashless Transactions Without...

28/3,K/14 (Item 5 from file: 348)
DIALOG(R) File 348: EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01264768

Electronic billing with flexible biller controlled electronic bill presentment
Elektronische Rechnungsstellungssystem mit flexibeler vom Rechnungssteller
kontrollierten elektronischen Rechnungsvorlage

Système de facturation électronique avec présentation flexible des factures
électroniques contrôlée par le facturant

PATENT ASSIGNEE:

CheckFree Services Corporation, (2907041), 4411 East Jones Bridge Road,
Norcross, Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)
Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)

LEGAL REPRESENTATIVE:

Hofstetter, Alfons J., Dr.rer.nat. et al (79921), Hofstetter, Schurack &
Skora Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1091330 A2 010411 (Basic)

EP 1091330 A3 020116

APPLICATION (CC, No, Date): EP 2000121882 001006;

PRIORITY (CC, No, Date): US 414731 991008

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60

ABSTRACT WORD COUNT: 180

NOTE: Figure number on first page: 3

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200115 1906
SPEC A (English) 200115 14682
Total word count - document A 16588
Total word count - document B 0
Total word count - documents A + B 16588
...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION 14 serves as an intermediary between each biller 16 and the customer 12 by providing bill presentment directly to the customer 12, potentially on behalf of the sponsor 18.

There are two...For example, in a bill presentment and payment system, a billing entity may allow a third party to access bill data in order to provide feedback to bill customers. It should be...service center 104. The billing entity customer service center 104 could be, for example, a third party telemarketing group that is allowed access to billing and overall system data in order to provide feedback to system subscribers.

The EPCS entity...Accordingly, the present invention allows the high level users to be advantageously serviced through a third party, such as the EPCS, or at a biller network address which is different than a...

...which the low level users are serviced. If the servicing is in the nature of bill presentment services, only low level users receive a bill presentation enriched with the special promotional offering. Because only a portion of the customers are serviced from the site offering the enriched bill presentment, greater resources can be focussed on providing a more satisfying bill presentation experience to the lower level users, and hence to the users most likely to increase...

28/3,K/15 (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01254136

Electronic billing with updateable electronic bill summary

Elektronische Rechnungssystem mit aktualisierbarer elektronischer Rechnungsubersicht

Systeme de facturation electronique avec sommaire de facture electronique pouvant etre mis-a-jour

PATENT ASSIGNEE:

CheckFree Services Corporation, (2907041), 4411 East Jones Bridge Road, Norcross, Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)

LEGAL REPRESENTATIVE:

Hofstetter, Alfons J., Dr.rer.nat. et al (79921), Hofstetter,Schurack &
 Skora Balanstrasse 57, 81541 Munchen, (DE)
 PATENT (CC, No, Kind, Date): EP 1083532 A2 010314 (Basic)
 EP 1083532 A3 011114
 APPLICATION (CC, No, Date): EP 2000118977 000901;
 PRIORITY (CC, No, Date): US 387764 990901
 DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
 LU; MC; NL; PT; SE
 EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
 INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60;
 G07F-007/10
 ABSTRACT WORD COUNT: 126
 NOTE: Figure number on first page: 3
 LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200111	1472
SPEC A	(English)	200111	12200
Total word count - document A			13672
Total word count - document B			0
Total word count - documents A + B			13672

 ...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION 14 serves as an intermediary between each biller 16 and the customer 12 by providing bill presentment directly to the customer 12, potentially on behalf of the sponsor 18.

There are two...For example, in a bill presentment and payment system, a billing entity may allow a third party to access bill data in order to provide feedback to bill customers. It should be...service center 104. The billing entity customer service center 104 could be, for example, a third party telemarketing group that is allowed access to billing and overall system data in order to provide feedback to system subscribers.

28/3,K/16 (Item 7 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
 (c) 2009 European Patent Office. All rts. reserv.

01210363

Cashless transactions without credit cards, debit cards or checks
 Bargeldlose Transaktionen ohne Kreditkarten, Debitkarten oder Schecks
 Transactions sans numeraire ne faisant pas usage de cartes de credit, de cartes de debit ou de cheques

PATENT ASSIGNEE:

CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross,
 Georgia 30092, (US), (Applicant designated States: all)

INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)
LEGAL REPRESENTATIVE:

Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora
Balanstrasse 57, 81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1052603 A2 001115 (Basic)
EP 1052603 A3 010613
EP 1052603 A9 020904

APPLICATION (CC, No, Date): EP 2000107413 000405;

PRIORITY (CC, No, Date): US 299102 990426

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60

ABSTRACT WORD COUNT: 97

NOTE: Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

SPEC A (English) 200046 11333

Total word count - document A 11333

Total word count - document B 0

Total word count - documents A + B 11333

...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION could be the Internet and/or a more secure communications network such as the conventional ACH communications network or some other inter-bank communications network. Additionally included in the network 100 is a central clearinghouse station 140. Station 140 includes a processor 140A and memory 140B. The memory 140B stores a database 140B1 for storing billing and remittance information, and bill presentment and programmed instructions 140B2. Each payer A-D has a payment account maintained at one...

...the payers A-D and payees E-H are registered to electronically present and/or pay bills on network 150. More particularly, for purposes of the following discussion, payer D and payees...

...entity which utilizes a standard invoicing software package.

To facilitate the use of the electronic bill presentment and payment services, the central clearinghouse station 140 operates in accordance with instructions 140B2, to perform a simplified registration process. More...

< removed unnecessary information >

...may currently be reluctant to register for such services. The present invention also provides a clearinghouse for electronically presenting and/or paying bills to a large number of users, including a large number of users of a public...

28/3,K/17 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0010452400 - Drawing available

WPI ACC NO: 2001-051754/200107

Related WPI Acc No: 2002-195151; 2005-675231

XRFX Acc No: N2001-039787

Electronic bill presentment and/or payment clearing house uses
remittance information stored in central database for access via network to
user station representing payee

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: GANESAN R

Patent Family (4 patents, 28 countries)

Patent	Application
Number	Kind Date Number Kind Date Update
EP 1049056	A2 20001102 EP 2000107414 A 20000405 200107 B
AU 200028892	A 20001116 AU 200028892 A 20000419 200107 E
CA 2306123	A1 20001026 CA 2306123 A 20000414 200107 E
ZA 200001930	A 20010131 ZA 20001930 A 20000417 200110 E

Priority Applications (no., kind, date): US 1999298889 A 19990426

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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EP 1049056	A2	EN	31	15		
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Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
IE IT LI LT LU LV MC MK NL PT RO SE SI

CA 2306123	A1	EN				
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ZA 200001930	A	EN	74			
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Original Titles:

...Electronic bill presentment and/or payment clearinghouse

Alerting Abstract ...payment is received via a network (150) from a user
station representing the payee. A transfer of funds from the
relevant account to a deposit account is generated based on the received payment...
...USE - As an electronic bill presentment and/or payment clearing house.

...DESCRIPTION OF DRAWINGS - The drawing shows the electronic bill
presentation and payment network

Class Codes

International Classification (Main): G06F, ...

...G06F-017/60

II. Text Search Results from Dialog - Patents

A. Abstract Databases

? show files;ds;cost;logoff hold

File 347:JAPIO Dec 1976-2009/Aug(Updated 091130)

(c) 2009 JPO & JAPIO

File 350:Derwent WPIX 1963-2009/UD= 200976

(c) 2009 Thomson Reuters

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set Items Description

S1	42356	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S2	42356	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S3	13295	IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DETECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH??? OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4	1151	PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5	5260	PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-ST OR HISTOR? OR ALREADY OR FORMERLY
S6	804	BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7	204	S3(3N)S4
S8	21	S5(3N)S6
S9	1	S2(S)S7(S)S8
S10	10	S2(S)S3(S)S4(S)S5(S)S6
S11	2	S10(S)(S7 OR S8)
S12	107	S2(S)S4(S)S5
S13	21	S12(S)(S7 OR S8)
S14	28	S10 OR S13
S15	27	S14 AND IC= (G06F OR G06Q)
S16	27	IDPAT (sorted in duplicate/non-duplicate order)
S17	27	IDPAT (primary/non-duplicate records only)

17/AN,AZ,TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0019612193

Electronic payment method, involves providing payment information with consumer account information, and sending transfer failed information to consumer near field communication terminal via server when payment is not transferred

Original Titles:

Electronic payment method and system based on NFC mobile terminal

Local Applications (No Type Date): CN 200810126397 A 20080630

Priority Applications (no., kind, date): CN 200810084277 A 20080328

17/AN,AZ,TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0019479085

Third-party payment account proactively establishing method for controlled-environment facility, involves encouraging identified prospective third-party payer for establishing third-party payment account for payment for resident

Original Titles:

System and Method for Proactively Establishing a Third-Party Payment Account for Services Rendered to a Resident of a Controlled-Environment Facility

Local Applications (No Type Date): US 200842861 A 20080305

Priority Applications (no., kind, date): US 200842861 A 20080305

17/AN,AZ,TI/3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0017880423

Transferring funds from sending account to payee comprises generating request to transfer funds to payee from account, receiving request at transaction management system and generating and sending response confirming/denying verification

Original Titles:

SYSTEME UND VERFAHREN ZUR UBERWEISUNG VON GELD VON EINEM SENDEKONTO AUS

SYSTEMS AND METHODS FOR TRANSFERRING FUNDS FROM A SENDING ACCOUNT

SYSTEMES ET PROCEDES POUR TRANSFERER DES FONDS A PARTIR D'UN COMPTE EXPEDITEUR

Local Applications (No Type Date): WO 2007US78322 A 20070912; US

2006825382 P 20060912; US 2007854476 A 20070912; US 2006825382 P

20060912; US 2007854482 A 20070912; US 2006825382 P 20060912; US

2007854489 A 20070912; US 2006825382 P 20060912; US 2007854505 A

20070912; US 2006825382 P 20060912; US 2007854497 A 20070912; US

2006825382 P 20060912; US 2007854489 A 20070912; US 2007875896 A

20071020; EP 2007842376 A 20070912; WO 2007US78322 A 20070912

Priority Applications (no., kind, date): US 2006825382 P 20060912; US

2007854476 A 20070912; US 2007854482 A 20070912; US 2007854489 A

20070912; US 2007854497 A 20070912; US 2007854505 A 20070912; US

2007875896 A 20071020

17/AN,AZ,TI/4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0017509810

Electronic commerce method for use in public network electronic commerce system, involves constructing terminal, payment, card issuing payment gateway, platform and logistics devices with name and bank card bound through transaction

Original Titles:

Electronic commerce system and method with member name and bank card bound

Local Applications (No Type Date): CN 200710027261 A 20070323

Priority Applications (no., kind, date): CN 200710027261 A 20070323

17/AN,AZ,TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0017079963

Computer implemented method for processing transaction e.g. electronic payment of transactions via payment vehicle based on consumer rules involves directing payment for transaction using funds from at least one of payment vehicles

Original Titles:

Method and system relating to a multi-lateral trade engine for payment transactions

Local Applications (No Type Date): US 2005692766 P 20050621; US

2006425627 A 20060621

Priority Applications (no., kind, date): US 2005692766 P 20050621; US

2006425627 A 20060621

17/AN,AZ,TI/6 (Item 6 from file: 350)

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0017059360

Cash reward program facilitating method for distribution of health services, involves monitoring transactions between insurance subscribers and providers, and providing insurance premium discounts based on services received

Original Titles:

System and method of economic incentives to foster behavioral changes that improve health

SYSTEME ET PROCEDE D'INCITATIONS ECONOMIQUES VISANT A ENCOURAGER LES CHANGEMENTS DE COMPORTEMENT AMELIORANT LA SANTE

Local Applications (No Type Date): US 2006338634 A 20060125; US

2007724321 A 20070315; WO 2008US3426 A 20080314

Priority Applications (no., kind, date): US 2006338634 A 20060125; US

2007724321 A 20070315

17/AN,AZ,TI/7 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0016984677

Payment e.g. credit card payment, making method for merchant, involves associating identifier assigned to payer with valid account number and information pertaining to payer in database accessible to trusted third party service

Original Titles:

Persistent Dynamic Payment Service

Local Applications (No Type Date): US 2001304819 P 20010711; US 200266174

A 20020129; US 2007738513 A 20070422

Priority Applications (no., kind, date): US 2001304819 P 20010711; US

200266174 A 20020129; US 2007738513 A 20070422

17/AN,AZ,TI/8 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0015308266

Computer implemented method for verifying consumers in transaction systems, involves determining consumer transaction identifier based on goods shipped by merchant to consumer and services performed by merchant

Original Titles:

Computer-implemented method, system and apparatus for the dynamic verification of a consumer engaged in a transaction with a merchant and authorization of the transaction

PROCEDURE, SYSTEME ET DISPOSITIF MIS EN OEUVRE PAR ORDINATEUR POUR LA VERIFICATION DYNAMIQUE D'UN CONSOMMATEUR ENGAGE DANS UNE TRANSACTION AVEC UN COMMERCEANT ET POUR L'AUTORISATION DE CETTE TRANSACTION

Local Applications (No Type Date): WO 2004US5444 A 20040223; WO

2004US5444 A 20040223; IN 2006MN1030 A 20060830; WO 2004US5444 A

20040223; US 2007590162 A 20070712; AU 2004316986 A 20040223; WO

2004US5444 A 20040223

Priority Applications (number, kind, date): WO 2004US5444 A 20040223

17/AN,AZ,TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0015267284

Service e.g. map information, provider requesting method for use over internet, involves demonstrating service intermediary to service consumer when start code is provided with request, where code is used to derive end code

Original Titles:

Verfahren und System zur Lösung von Streitigkeiten zwischen Dienstleistern und Dienstabnehmern

Method and system for resolving disputes between service providers and service consumers

ProcEDURE et SYSTEME pour la resolution de conflits entre les fournisseurs et les consommateurs de services

METHOD AND SYSTEM FOR RESOLVING DISPUTE BETWEEN SERVICE PROVIDER AND SERVICE USER

Local Applications (No Type Date): US 2004789808 A 20040227; EP

2005100995 A 20050211; JP 200553856 A 20050228; CN 200510052853 A

20050225; KR 200516020 A 20050225; IN 2005DE275 A 20050209; US

2004789808 A 20040227

Priority Applications (number, kind, date): US 2004789808 A 20040227

17/AN,AZ,TI/10 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014611998
Method of deterring user and retailer fraud on online third party coupon
for online shopping, involves validating service center assigned
identification mark and member user password tied to scanned coupon to
approve coupon use
Original Titles:
Fraud deterred product and service coupons
Local Applications (No Type Date): US 2000513963 A 20000228; US
2004840514 A 20040506
Priority Applications (number, kind, date): US 2000513963 A 20000228; US
2004840514 A 20040506

17/AN,AZ,TI/11 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014381070
Financial transaction verification method in electronic commerce, involves
issuing identification for payment instrument registered by payer, and
authenticating payee using ID before transferring funds to payee's account
Original Titles:
Anti-fraud document transaction system
Local Applications (No Type Date): US 2003438574 P 20030109; US
2003463535 P 20030418; US 2003488985 P 20030722; US 2003488987 P
20030722; US 2003488988 P 20030722; US 2003646314 A 20030821
Priority Applications (number, kind, date): US 2003438574 P 20030109; US
2003463535 P 20030418; US 2003488985 P 20030722; US 2003488987 P
20030722; US 2003488988 P 20030722; US 2003646314 A 20030821

17/AN,AZ,TI/12 (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014290995
Check verification method at point of sale, involves determining funds
availability risk in enrolled checking account, after determining whether
checking account on which proffered check is drawn is enrolled checking account
Original Titles:
Method and system for verification of checks at a point of sale
Local Applications (No Type Date): US 1999260940 A 19990302
Priority Applications (number, kind, date): US 1999260940 A 19990302

17/AN,AZ,TI/13 (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014281262
Payee monetary equivalent delivering method for financial institution e.g.
bank, involves funding stored value account for identified payee based on

monetary amount identified for payee through payroll processor
Original Titles:
System and method for value delivery
Local Applications (No Type Date): US 2002295648 A 20021115
Priority Applications (number, kind, date): US 2002295648 A 20021115

17/AN,AZ,TI/14 (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0013583937
Transaction financing method, involves transferring transaction amount minus service fee to merchant from fund managed independently of third party biller, and compensating biller by collected funds for time period
Original Titles:
Coordination of independent billing and liquidity providers to facilitate electronic payments
COORDINATION ENTRE DES FOURNISSEURS INDEPENDANTS DE FACTURATION ET DE LIQUIDITE PERMETTANT DE FACILITER DES PAIEMENTS ELECTRONIQUES
Local Applications (No Type Date): US 200241946 A 20020107; WO 2003US430 A 20030107; AU 2003235732 A 20030107
Priority Applications (number, kind, date): US 200241946 A 20020107

17/AN,AZ,TI/15 (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0013316287
Identity establishing method for transactions by using identification device to detect sample print and generating Boolean trust value based on match score
Original Titles:
METHODS AND SYSTEMS FOR ESTABLISHING TRUST OF IDENTITY
VERFAHREN UND SYSTEME ZUR HERSTELLUNG VON IDENTITÄTSVERTRAUEN
PROCEDES ET SYSTEMES SERVANT A ETABLIR LA VERACITE D'UNE IDENTITE
Method and system for establishing the reliability of an identity
Configuration management system and method used to configure a biometric authentication-enabled device
System and method that provides access control to entertainment media using a personal identification device
System and method for cashless and clerkless transactions
Personal identification device using bi-directional authorization for access control
Personal identification device and system used to produce and organize digital receipts
Method for conducting a credit transaction using biometric information
System and method that provides access control and monitoring of consumers using mass transit systems
Method that provides multi-tiered authorization and identification
PROCEDES ET SYSTEMES SERVANT A ETABLIR LA VERACITE D'UNE IDENTITE
Local Applications (No Type Date): WO 2002US34765 A 20021031; US 2001330794 P 20011031; US 2002284436 A 20021031; US 2001330794 P 20011031; US 2002284410 A 20021031; US 2001330794 P 20011031; US

2002284454 A 20021031; US 2001330794 P 20011031; US 2002283372 A 20021030; US 2001330794 P 20011031; US 2002284440 A 20021031; US 2001815250 A 20010323; US 2001330794 P 20011031; US 2002284453 A 20021031; US 2001330794 P 20011031; US 2002284460 A 20021031; US 2001330794 P 20011031; US 2002283361 A 20021030; US 2001330794 P 20011031; US 2002284439 A 20021031; EP 2002789324 A 20021031; WO 2002US34765 A 20021031; AU 2002353924 A 20021031; WO 2002US34765 A 20021031; JP 2003540756 A 20021031; AU 2002353924 A 20021031; WO 2002US34765 A 20021031; KR 2004706646 A 20040430; JP 2003540756 A 20021031; JP 2009113098 A 20090507

Priority Applications (number, kind, date): US 2001815250 A 20010323; US 2001330794 P 20011031; US 2002283361 A 20021030; US 2002283372 A 20021030; US 2002284410 A 20021031; US 2002284436 A 20021031; US 2002284439 A 20021031; US 2002284440 A 20021031; US 2002284453 A 20021031; US 2002284454 A 20021031; US 2002284460 A 20021031

17/AN,AZ,TI/16 (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0012623199
Anonymous transaction method for financial services enabling suppliers to select subsets of clients based upon the clients' general information without revealing clients' personal information
Original Titles:

Anonymous transaction system
SYSTEME DE TRANSACTION ANONYME
Local Applications (No Type Date): WO 2001US44318 A 20011127; US 2000253371 P 20001127; US 2001995298 A 20011127; AU 200235142 A 20011127; AU 2002235142 A 20011127; US 2000253371 P 20001127; US 2001995298 A 20011127; US 2007868929 A 20071008; US 2000253371 P 20001127; US 2001995298 A 20011127
Priority Applications (number, kind, date): US 2000253371 P 20001127; US 2001995298 A 20011127; US 2007868929 A 20071008

17/AN,AZ,TI/17 (Item 17 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0011001115
Computer system for sale of coupons, makes ordered product available to user after identity of user is authenticated
Original Titles:
Method and apparatus for processing one or more value bearing instruments
VERFAHREN UND VORRICHTUNG ZUM VERARBEITEN VON EINEM ODER MEHREREN WERTTRAGENDEN INSTRUMENT
PROCEDE ET APPAREIL DE CREATION D'UN OU PLUSIEURS INSTRUMENTS PORTEUR DE VALEURS
Local Applications (No Type Date): WO 2001US10648 A 20010328; AU 200153085 A 20010328; WO 2001US10648 A 20010328; US 2003240253 A

20030502; EP 2001926555 A 20010328; WO 2001US10648 A 20010328; AU
2001253085 A 20010328
Priority Applications (number, kind, date): US 2000193139 P 20000329; US
2003240253 A 20030502

17/AN,AZ,TI/18 (Item 18 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0011001113
Computer system for administration of original value bearing instrument
e.g. tickets within network, voids original value-bearing instrument after
sending replacement value-bearing instrument, after authenticating identity of user
Original Titles:
Method and apparatus for managing one or more value bearing instruments
VERFAHREN UND VORRICHTUNG ZUM VERWALTEN VON EINEM ODER MEHREREN
WERTTRAGENDEN INSTRUMENTEN
PROCEDE ET DISPOSITIF DE GESTION D'UN OU DE PLUSIEURS INSTRUMENTS DE
VALEUR
Local Applications (No Type Date): WO 2001US10594 A 20010328; AU
200149764 A 20010328; EP 2001923025 A 20010328; WO 2001US10594 A
20010328; AU 2001249764 A 20010328
Priority Applications (number, kind, date): US 2000193064 P 20000329

17/AN,AZ,TI/19 (Item 19 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0010902193
Unique identification method for digital content on digital content player,
by receiving first, second and third identifiers, and producing fourth
unique identifier based on mathematical combination of identifiers
Original Titles:
Verfahren und Apparat zum eindeutigen Identifizieren eines Kundeneinkaufs
in einem elektronischen Auslieferungs-System
Method and apparatus for uniquely identifying a customer purchase in an
electronic distribution system
Methode et appareil pour l'identification unique d'un achat d'un client
dans un systeme de distribution electronique
METHOD AND DEVICE FOR UNIQUELY IDENTIFYING CUSTOMER PURCHASE IN
ELECTRONIC DISTRIBUTION SYSTEM
The method and digital content player which identifies digital content uniquely on a digital
content player, a computer-readable recording medium including a program
Local Applications (No Type Date): CN 2000127012 A 20000914; CA 2316762
A 20000817; JP 2000279877 A 20000914; KR 200053161 A 20000907; EP
2000308024 A 20000914; US 1998133519 A 19980813; US 1998177096 A
19981022; US 1999397419 A 19990917; KR 200053161 A 20000907; CA
2316762 A 20000817; EP 2000308024 A 20000914; DE 60040041 A
20000914; EP 2000308024 A 20000914; JP 2000279877 A 20000914
Priority Applications (number, kind, date): US 1998133519 A 19980813; US

1998177096 A 19981022; US 1999397419 A 19990917

17/AN,AZ,TI/20 (Item 20 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0009591511
Transaction interaction unit for third party bill paying system
Original Titles:
System and method for paying bills and other obligations including
selective payor and payee controls.
Local Applications (No Type Date): US 1994253364 A 19940603; US
1997889606 A 19970708
Priority Applications (number, kind, date): US 1994253364 A 19940603; US
1997889606 A 19970708

17/AN,AZ,TI/21 (Item 21 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0009547125
Information access method for collecting fee from consumer for browsing
information provided over Internet
Original Titles:
Method of charging for pay-per-access information over a network.
Local Applications (No Type Date): US 199743020 P 19970415; US 1997862496
A 19970523
Priority Applications (number, kind, date): US 199743020 P 19970415; US
1997862496 A 19970523

17/AN,AZ,TI/22 (Item 22 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0009368693
Method of processing debt payment on consumer debt obligation using ATM network
Original Titles:
Automated debt payment system and method using ATM network
SYSTEME AUTOMATISE DE REGLEMENT DE CREANCE UTILISANT UN RESEAU MTA ET
TECHNIQUE AFFERENTE
Local Applications (No Type Date): WO 1998US19897 A 19981001; AU
199895765 A 19981001; US 1997943284 A 19971003; US 2000745406 A
20001226; US 1997943284 A 19971003; US 1997943284 A 19971003; US
2000745406 A 20001226; US 200342690 A 20030619
Priority Applications (number, kind, date): US 1997943284 A 19971003; US
2000745406 A 20001226; US 200342690 A 20030619

17/AN,AZ,TI/23 (Item 23 from file: 350)
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0008642184

Tokenless authorisation of commercial transactions between buyer and seller
- forwarding message with biometric sample to computer which compares with stored previously-registered biometric samples, if buyer is identified
buyer's account is debited, seller's credited, transaction is shown to both
Original Titles:

Tokenless biometric electronic check transactions
Tokenless biometric electronic debit and credit transactions
Tokenless electronic transaction system
Tokenless biometric transaction authorization method and system.
Tokenless biometric electronic rewards system.
Tokenless biometric ATM access system.
Tokenless biometric electronic stored value transactions.

Local Applications (No Type Date): WO 1997US15171 A 19970827; AU 199743295 A 19970827; US 1994345523 A 19941128; US 1995442895 A 19950517; US 1996705399 A 19960829; US 1994345523 A 19941128; US 1995442895 A 19950517; US 1996705399 A 19960829; US 1999244784 A 19990205; US 1994345523 A 19941128; US 1995442895 A 19950517; US

< removed unnecessary information >

1998183215 A 19981030; US 2002114587 A 20020401; US 2003619990 A 20030714; US 2005245624 A 20051007; US 2007763334 A 20070614
Priority Applications (number, kind, date): US 1994345523 A 19941128; US 1995442895 A 19950517; US 1996705399 A 19960829; US 1998183215 A 19981030; US 1999239570 A 19990129; US 1999239595 A 19990129; US 1999243208 A 19990202; US 1999244784 A 19990205; US 1999245501 A 19990205; US 2001848867 A 20010503; US 2001879370 A 20010611; US 2002114587 A 20020401; US 2003619990 A 20030714; US 2005245624 A 20051007; US 2007763334 A 20070614

17/AN,AZ,TI/24 (Item 24 from file: 350)
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0007572330

Payment collecting system with automated draft generation function for pay transaction - generates draft, payable to creditor and drawn on pay-provider's checking account, subject to authorisation, with transaction details being verified by operator on display screen
Original Titles:

Automated payment system
Local Applications (No Type Date): US 1992959930 A 19921015
Priority Applications (number, kind, date): US 1992959930 A 19921015

17/AN,AZ,TI/25 (Item 25 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0007240982
Automated interactive bill payment method accessed by telephone keypad -

using sequence of different numbers entered by user via telephone keypad in response to prompts, e.g. account number, payment amount

Original Titles:

Automated interactive bill payment system.

Automated interactive bill payment system using debit cards.

Local Applications (No Type Date): WO 1995US1131 A 19950127; AU 199517351 A 19950127; US 1994195372 A 19940214; US 1995442129 A 19950516; US 1996649926 A 19960516; US 1996649926 A 19960516; US 1997787981 A 19970122; US 1997787981 A 19970122; US 1997946272 A 19971007; US 1994195372 A 19940214; US 1995442129 A 19950516; US 1996649926 A 19960516; US 1997787981 A 19970122; US 2003387992 A 20030313; US 1994195372 A 19940214; US 1995442129 A 19950516; US 1996649926 A 19960516; US 1997787981 A 19970122; US 1997946272 A 19971007; US 2003389735 A 20030313

Priority Applications (number, kind, date): US 1994195372 A 19940214; US 1995442129 A 19950516; US 1996649926 A 19960516; US 1997787981 A 19970122; US 1997946272 A 19971007; US 2003387992 A 20030313; US 2003389735 A 20030313

17/AN,AZ,TI/26 (Item 26 from file: 350)

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0006919626

Automated payment appts for collecting payments - generates draft payable to payee and drawn from paying person checking account on authorisation of account holder

Original Titles:

Automated payment system and method

Local Applications (No Type Date): US 1992959930 A 19921015

Priority Applications (number, kind, date): US 1992959930 A 19921015

17/AN,AZ,TI/27 (Item 27 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0004769161

Electronic funds transfer system e.g. for home banking - transmits debit and credit side of transaction to payers data processor and compares records to assure funds are present

Original Titles:

Electronic funds transfer system

Local Applications (No Type Date): US 1986866759 A 19860527

Priority Applications (number, kind, date): US 1986866759 A 19860527

17/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0019479085 - Drawing available
WPI ACC NO: 2009-N46068/200961
Third-party payment account proactively establishing method for
controlled-environment facility, involves encouraging identified
prospective third-party payer for establishing third-party payment account
for payment for resident
Patent Assignee: HITE M (HITE-I); KEISER L (KEIS-I); MARTINEZ V (MART-I)
Inventor: HITE M; KEISER L; MARTINEZ V
Patent Family (1 patents, 1 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 20090228383 A1 20090910 US 200842861 A 20080305 200961 B
Priority Applications (number, kind, date): US 200842861 A 20080305
Patent Details
Number Kind Lan Pg Dwg Filing Notes
US 20090228383 A1 EN 16 4

Alerting Abstract ...third-party payer for a resident of a
controlled-environment facility, and proactively contacting the
identified prospective third-party payer
prior to demand for service by the resident. The identified
prospective third-party payer is encouraged to establish
a third-party payment account for payment for future service
expected for the resident. An outbound calling campaign is initiated to
call the identified prospective third-party payer.
A demand for the future service expected for the resident is received.
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06Q-0099/ 00...
G06Q-0099/ 00...

17/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0017880423 - Drawing available
WPI ACC NO: 2008-H00762/200844
Related WPI Acc No: 2009-F91487
XRPX Acc No: N2008-556028
Transferring funds from sending account to payee comprises generating
request to transfer funds to payee from account, receiving request at
transaction management system and generating and sending response

confirming/denying verification

Patent Assignee: AKOS TECHNOLOGY CORP (AKOS-N); CSOKA D (CSOK-I)

Inventor: CSOKA D

Patent Family (9 patents, 121 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2008033960	A2	20080320	WO 2007US78322	A	20070912	200844 B
US 20080109279	A1	20080508	US 2006825382	P	20060912	200844 E
			US 2007854476	A	20070912	
US 20080109280	A1	20080508	US 2006825382	P	20060912	200844 E
			US 2007854482	A	20070912	
US 20080109281	A1	20080508	US 2006825382	P	20060912	200844 E
			US 2007854489	A	20070912	
US 20080109282	A1	20080508	US 2006825382	P	20060912	200844 E
			US 2007854505	A	20070912	
US 20080109352	A1	20080508	US 2006825382	P	20060912	200844 E
			US 2007854497	A	20070912	
US 20080140548	A1	20080612	US 2006825382	P	20060912	200844 E
			US 2007854489	A	20070912	
			US 2007875896	A	20071020	
WO 2008033960	A3	20080710			200847	E
EP 2070035	A2	20090617	EP 2007842376	A	20070912	200940 E
			WO 2007US78322	A	20070912	

Priority Applications (no., kind, date): US 2006825382 P 20060912; US 2007854476 A 20070912; US 2007854482 A 20070912; US 2007854489 A 20070912; US 2007854497 A 20070912; US 2007854505 A 20070912; US 2007875896 A 20071020

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 2008033960	A2	EN	69	13		
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

US 20080109279	A1	EN			Related to Provisional	US 2006825382
US 20080109280	A1	EN			Related to Provisional	US 2006825382
US 20080109281	A1	EN			Related to Provisional	US 2006825382
US 20080109282	A1	EN			Related to Provisional	US 2006825382
US 20080109352	A1	EN			Related to Provisional	US 2006825382
US 20080140548	A1	EN			Related to Provisional	US 2006825382

Continuation of application US 2007854489

WO 2008033960	A3	EN				
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH

GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU
LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU
SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL OA PL PT
RO SD SE SI SK SL SZ TR TZ UG ZM ZW
EP 2070035 A2 EN PCT Application WO 2007US78322

Based on OPI patent WO 2008033960

Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES
FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL PL PT RO RS SE SI SK TR

Alerting Abstract ...The mode of transfer is the banking network, check,
money order, electronic funds transfer, automated clearing
house and other payment instrument. The funds provided to the payee
are cleared through a clearing...

...transferred from a bank associated with the carrier system to a clearing
bank which then transfers the funds to a bank associated with
the receiving system. The amount of funds provided to the payee is less
than the amount of funds sent by the payor. The payee collects
remaining funds at a later point in time. The sending account is...

...is not associated with a mobile phone. The payee is associated with the
sending account prior to the request that funds be
transferred to the payee and prior to the transaction at the
request of the payee and payor. A compliance assessment is performed
prior to funds being provided to the payee. INDEPENDENT CLAIMS are included for...
...a method for interacting with a transaction management system to request
a transfer of funds to the payee; a method of making funds
available to the user; a method of providing an indication of the
availability of the funds for transfer; a method of
transmitting the transaction number; a method of directing transfer
of the funds to an account with respect to which the transaction
number is submitted; a system for processing a request to associate a payee
with a sending account of a payor and a request to transfer
funds to the payee from the sending account; a system for
transferring funds from a sending account; a transaction
management system for facilitating the transfer of funds from a
sending account; an account setup process; funds transfer
process; ...USE - The method is useful for transferring funds
from a sending account to a payee (claimed...

...ADVANTAGE - The method allows individuals to easily transfer
funds without bank accounts...

...DESCRIPTION OF DRAWINGS - The drawing shows a system for
transferring funds from a sending account to a payee...

...100 Funds transfer process

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

...G06Q-0010/ 00...
...G06Q-0020/ 00...
...G06Q-0040/ 00...
...G06Q-0040/ 00...
...G06Q-0010/ 00...
...G06Q-0020/ 00...
...G06Q-0040/ 00...
...G06Q-0040/ 00...
...G06Q-0040/ 00...

17/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016984677 - Drawing available
WPI ACC NO: 2007-699742/200765
Related WPI Acc No: 2003-688473
XRPX Acc No: N2007-550098

Payment e.g. credit card payment, making method for merchant, involves associating identifier assigned to payer with valid account number and information pertaining to payer in database accessible to trusted third party service
Patent Assignee: FISHER D C (FISH-I); LO K (LOKK-I)
Inventor: FISHER D C; LO K
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Application Date	Number	Kind	Date	Update
US 20070192245	A1	20070816	US 2001304819	P	20010711	200765 B
			US 200266174	A	20020129	
			US 2007738513	A	20070422	

Priority Applications (no., kind, date): US 2001304819 P 20010711; US 200266174 A 20020129; US 2007738513 A 20070422

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20070192245	A1	EN	45	21	Related to Provisional	US 2001304819
					Continuation of application	US 200266174
					Continuation of patent	US 7225156

Alerting Abstract ...account number and information pertaining to the payer in a database accessible to a trusted third party service. The payer is allowed to initiate a persistent channel over a network e.g. Internet, with the trusted third party service before completing an online purchase. A request is received from a payment processor for approval of...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version
G06Q-0020/ 00...

...G06Q-0040/00
G06Q-0020/00...
...G06Q-0040/00

Claims:

...improvement comprising the following acts performed by a trusted third party service:a) associating an identifier assigned to the payer with at least one valid account number and other information pertaining to the payer in a database accessible to the trusted third party service;b) allowing the payer to initiate a persistent channel over the first network with the trusted third party service prior to completing the online purchase;c) receiving a request from a Payment Processor for approval...

...the proposed payment by verifying that the persistent channel is available, and optionally contacting the payer over the persistent channel for additional verification, if additional verification is required by predetermined;e...

17/3,K/8 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0015308266 - Drawing available
WPI ACC NO: 2005-658453/200567
XRPX Acc No: N2005-539495

Computer implemented method for verifying consumers in transaction systems, involves determining consumer transaction identifier based on goods shipped by merchant to consumer and services performed by merchant

Patent Assignee: I4 COMMERCE INC (IFOU-N); I4 LICENSING LLC (IFOU-N)

Inventor: HIRSCHFELD D A; KEITHLY T H; LAVELLE M L; TALBERT V W

Patent Family (4 patents, 106 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2005084187	A2	20050915	WO 2004US5444	A	20040223	200567 B
IN 200601030	P3	20070525	WO 2004US5444	A	20040223	200752 E
		IN 2006MN1030	A	20060830		
US 20070288375	A1	20071213	WO 2004US5444	A	20040223	200801 E
		US 2007590162	A	20070712		
AU 2004316986	A1	20050915	AU 2004316986	A	20040223	200846 E
		WO 2004US5444	A	20040223		

Priority Applications (no., kind, date): WO 2004US5444 A 20040223

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2005084187	A2	EN	31	3		

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW
BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR
HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW

MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR
 TT TZ UA UG US UZ VC VN YU ZA ZM ZW
 Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
 FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL
 SZ TR TZ UG ZM ZW
 IN 200601030 P3 EN PCT Application WO 2004US5444
 US 20070288375 A1 EN PCT Application WO 2004US5444
 AU 2004316986 A1 EN PCT Application WO 2004US5444
 Based on OPI patent WO 2005084187

Class Codes

International Classification (Main): G06F
 International Classification (+ Attributes)
 IPC + Level Value Position Status Version
 G06Q-0030/00...
 ...G06Q-0040/00...
 ...G06Q-0040/00...
 ...G06Q-0099/00
 G06Q-0030/00...
 ...G06Q-0040/00

Claims:

...one data field in at least one of the central credit issuer database and
 a third party database; and(d) determining a consumer
 /transaction identifier based upon the comparison;wherein the
 determination is completed prior to at least one of goods being
 shipped by the merchant to the consumer and services being performed
 by the merchant.

17/3,K/15 (Item 15 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2009 Thomson Reuters. All rts. reserv.

0013316287 - Drawing available
 WPI ACC NO: 2003-403558/200338
 Related WPI Acc No: 2001-607559; 2003-370804; 2005-580685; 2005-637556;
 2007-582888; 2007-635221
 XRPX Acc No: N2003-321867
 Identity establishing method for transactions by using identification
 device to detect sample print and generating Boolean trust value based on match score
 Patent Assignee: CANNON G (CANN-I); CROSS MATCH TECHNOLOGIES INC (CROS-N)
 ; SCOTT W G (SCOT-I); SEIGEL W G (SEIG-I); SIEGEL W G (SIEG-I);
 SONAVATION INC (SONA-N)
 Inventor: BUSS T; CANNON G; CANNON G L; FRANCIS T; IRVING R; KROPP R;
 MCCLURG G W; SCOTT W G; SEIGEL W G; SIEGEL W G; SOUTHWICK M; VANDUSEN J
 Patent Family (16 patents, 100 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2003038557	A2	20030508	WO 2002US34765	A	20021031	200338 B

US 20030129965 A1 20030710 US 2001330794 P 20011031 200347 E
 US 2002284436 A 20021031
 US 20030131247 A1 20030710 US 2001330794 P 20011031 200347 E
 US 2002284410 A 20021031
 US 20030139984 A1 20030724 US 2001330794 P 20011031 200352 E
 US 2002284454 A 20021031
 US 20030156740 A1 20030821 US 2001330794 P 20011031 200356 E
 US 2002283372 A 20021030
 US 20030158819 A1 20030821 US 2001330794 P 20011031 200356 E
 US 2002284440 A 20021031
 US 20030172027 A1 20030911 US 2001815250 A 20010323 200367 E
 US 2001330794 P 20011031
 US 2002284453 A 20021031
 US 20030229506 A1 20031211 US 2001330794 P 20011031 200382 E
 US 2002284460 A 20021031
 US 20030229811 A1 20031211 US 2001330794 P 20011031 200382 E
 US 2002283361 A 20021030
 US 20040010696 A1 20040115 US 2001330794 P 20011031 200406 E
 US 2002284439 A 20021031
 EP 1451961 A2 20040901 EP 2002789324 A 20021031 200457 E
 WO 2002US34765 A 20021031
 AU 2002353924 A1 20030512 AU 2002353924 A 20021031 200464 E
 JP 2005508037 W 20050324 WO 2002US34765 A 20021031 200523 E
 JP 2003540756 A 20021031
 AU 2002353924 A8 20051020 AU 2002353924 A 20021031 200619 E
 KR 2005042050 A 20050504 WO 2002US34765 A 20021031 200637 E
 KR 2004706646 A 20040430
 JP 2009205688 A 20090910 JP 2003540756 A 20021031 200960 E
 JP 2009113098 A 20090507

Priority Applications (no., kind, date): US 2001815250 A 20010323; US
 2001330794 P 20011031; US 2002283361 A 20021030; US 2002283372 A
 20021030; US 2002284410 A 20021031; US 2002284436 A 20021031; US
 2002284439 A 20021031; US 2002284440 A 20021031; US 2002284453 A
 20021031; US 2002284454 A 20021031; US 2002284460 A 20021031

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 2003038557 A2 EN 57 13

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
 BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
 IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
 NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ
 VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
 FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG
 ZM ZW

US 20030129965 A1 EN Related to Provisional US 2001330794

US 20030131247 A1 EN Related to Provisional US 2001330794

US 20030139984 A1 EN Related to Provisional US 2001330794
 US 20030156740 A1 EN Related to Provisional US 2001330794
 US 20030158819 A1 EN Related to Provisional US 2001330794
 US 20030172027 A1 EN C-I-P of application US 2001815250
 Related to Provisional US 2001330794
 US 20030229506 A1 EN Related to Provisional US 2001330794
 US 20030229811 A1 EN Related to Provisional US 2001330794
 US 20040010696 A1 EN Related to Provisional US 2001330794
 EP 1451961 A2 EN PCT Application WO 2002US34765
 Based on OPI patent WO 2003038557
 Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI
 FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR
 AU 2002353924 A1 EN Based on OPI patent WO 2003038557
 JP 2005508037 W JA 91 PCT Application WO 2002US34765
 Based on OPI patent WO 2003038557
 AU 2002353924 A8 EN Based on OPI patent WO 2003038557
 KR 2005042050 A KO PCT Application WO 2002US34765
 Based on OPI patent WO 2003038557
 JP 2009205688 A JA 30 Division of application JP 2003540756

Class Codes

International Classification (Main): G06F-015/ 00...

...G06F-017/ 60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0015/ 00...

...G06F-0021/ 00...

...G06F-0021/ 20...

...G06Q-0010/ 00...

...G06Q-0010/ 00...

...G06Q-0030/ 00...

...G06Q-0030/ 00...

...G06Q-0050/ 00

G06F-0015/ 00...

...G06F-0021/ 00...

...G06F-0021/ 00...

...G06Q-0010/ 00...

...G06Q-0010/ 00...

...G06Q-0030/ 00...

...G06Q-0030/ 00...

...G06Q-0050/ 00

Original Abstracts:

...g., a governmental entity, a third party vendor, or the like). Traveling rights of the consumer are verified before embarkation on the medium of mass transit....

Claims:

17/3,K/22 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0009368693 - Drawing available

WPI ACC NO: 1999-302395/199925

XRPX Acc No: N1999-226568

Method of processing debt payment on consumer debt obligation using ATM network

Patent Assignee: HINKLE D A (HINK-I); MARTIN J B (MART-I)

Inventor: HINKLE D A; MARTIN J B

Patent Family (5 patents, 22 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 1999018529	A1	19990415	WO 1998US19897	A	19981001	199925 B
AU 199895765	A	19990427	AU 199895765	A	19981001	199936 E
US 20010001148	A1	20010510	US 1997943284	A	19971003	200129 E
			US 2000745406	A	20001226	
US 6304860	B1	20011016	US 1997943284	A	19971003	200164 E
US 20040199467	A1	20041007	US 1997943284	A	19971003	200466 E
			US 2000745406	A	20001226	
			US 200342690	A	20030619	

Priority Applications (no., kind, date): US 1997943284 A 19971003; US 2000745406 A 20001226; US 200342690 A 20030619

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 1999018529	A1	EN	47	7		
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National Designated States,Original: AU BR CA

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE

IT LU MC NL PT SE

AU 199895765	A	EN		Based on OPI patent	WO 1999018529
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US 20010001148	A1	EN		Continuation of application	US 1997943284
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US 20040199467	A1	EN		Continuation of application	US 1997943284
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				Continuation of application	US 2000745406
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				Continuation of patent	US 6304860
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Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00...

...G06Q-0030/00

G06Q-0020/00...

...G06Q-0030/00

Claims:

...least one debt servicer;receiving command information with an ATM network access device from the consumer sufficient to identify the consumer debt obligation;receiving command information with an ATM network access device from the consumer sufficient to identify the consumer debt obligation;accessing said consumer debt obligation information to retrieve at least a portion of said consumer debt obligation

information corresponding to said command information; and transmitting said portion of said consumer debt obligation information to a transaction processor associated with the ATM network to facilitate a transaction requesting that funds be transferred from an account associated with said consumer to at least one account at a banking institution associated with said at least one debt servicer whereby a payment on the consumer debt obligation is made; wherein said funds transferred from said account associated with said consumer are divided into at least first and second portions prior to being transferred to said at least one account at said banking institution and are transferred to at least two different accounts at said banking institution.

B. Full-Text Databases

? show files;ds;cost;logoff hold

File 348:EUROPEAN PATENTS 1978-200948

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB= 20091126|UT= 20091119

(c) 2009 WIPO/Thomson

Set	Items	Description
S1	75374	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S2	75374	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S3	64776	IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DET-ECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH??? OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4	12481	PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5	69326	PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-ST OR HISTOR? OR ALREADY OR FORMERLY
S6	10725	BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7	1895	S3(3N)S4
S8	888	S5(3N)S6
S9	23	S2(S)S7(S)S8
S10	22	S9 AND IC=(G06F OR G06Q)
S11	22	IDPAT (sorted in duplicate/non-duplicate order)
S12	22	IDPAT (primary/non-duplicate records only)

12/AN,AZ,TI/1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.

02560809

Methods and systems for distribution of a mobile wallet for a mobile device

Verfahren und Systeme zur Verteilung einer mobilen Geldbörse für ein mobiles Gerät

Procedés et systèmes de distribution d'un portefeuille mobile pour un dispositif mobile

APPLICATION (CC, No, Date): EP 2008103102 060706;

12/AN,AZ,TI/2 (Item 2 from file: 348)

DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.

02560808

Methods and systems for real time account balances in a mobile environment

Verfahren und Systeme für Echtzeit-Kontostände in einer mobilen Umgebung

Procedés et systèmes pour équilibres des comptes en temps réel dans un

environnement mobile
APPLICATION (CC, No, Date): EP 2008103098 060706;

12/AN,AZ,TI/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02560807
Method and systems for managing payment sources in a mobile environment
Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen Umgebung
Procede et systemes pour gerer les sources de paiement dans un
environnement mobile
APPLICATION (CC, No, Date): EP 2008103091 060706;

12/AN,AZ,TI/4 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02560806
Methods and systems for providing a payment in a mobile environment
Verfahren und Systeme zur Bereitstellung einer Zahlung in einer mobilen Umgebung
Procedes et systemes pour fournir un paiement dans un environnement mobile
APPLICATION (CC, No, Date): EP 2008103090 060706;

12/AN,AZ,TI/5 (Item 5 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02560805
Methods and systems for making a payment via a paper check in a mobile environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber einen Papierscheck
mit gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via un cheque dans un
environnement mobile
APPLICATION (CC, No, Date): EP 2008103078 060706;

12/AN,AZ,TI/6 (Item 6 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02556817
Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen Umgebung
Procedes et systemes pour indiquer un paiement dans un environnement mobile
APPLICATION (CC, No, Date): EP 2008103106 060706;

12/AN,AZ,TI/7 (Item 7 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02556815
Methods and systems for making a payment via a stored value card in a
mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung über eine Karte mit
gespeicherten Werten in einer mobilen Umgebung
Procédes et systèmes pour effectuer un paiement via une carte à valeur
stockée dans un environnement mobile
APPLICATION (CC, No, Date): EP 2008103081 060706;

12/AN,AZ, TI/8 (Item 8 from file: 348)
DIALOG(R) File 348:(c) 2009 European Patent Office. All rts. reserv.
02537199
Methods and systems for payment method selection by a payee in a mobile environment
Verfahren und Systeme zur Auswahl einer Zahlungsmethode von einem
Zahlungsempfänger in einer mobilen Umgebung
Procédes et systèmes de sélection de procédé de paiement par un
bénéficiaire dans un environnement mobile
APPLICATION (CC, No, Date): EP 2008103115 060706;

12/AN,AZ, TI/9 (Item 9 from file: 348)
DIALOG(R) File 348:(c) 2009 European Patent Office. All rts. reserv.
02524523
Method and systems for viewing aggregated payment obligations in a mobile environment
Verfahren und Systeme zur Ansicht angesammelter Zahlungsverpflichtungen in
einer mobilen Umgebung
Procédes et systèmes pour la visualisation d'obligations de paiement
regroupées dans un environnement mobile
APPLICATION (CC, No, Date): EP 2008103086 060706;

12/AN,AZ, TI/10 (Item 10 from file: 348)
DIALOG(R) File 348:(c) 2009 European Patent Office. All rts. reserv.
01904705
Early bill payment process
Frühes Rechnungszahlungsverfahren
Procédes de paiement de facture rapide
APPLICATION (CC, No, Date): EP 2004027882 041124;
PRIORITY (CC, No, Date): US 721640 031125

12/AN,AZ, TI/11 (Item 11 from file: 348)
DIALOG(R) File 348:(c) 2009 European Patent Office. All rts. reserv.
01898247
Systems and methods for secure transaction management and electronic rights protection
Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum
Schutz von elektronischen Rechten
Systemes et procédes pour gérer des transactions sécurisées et pour
protéger des droits électroniques
APPLICATION (CC, No, Date): EP 2004078195 960213;

PRIORITY (CC, No, Date): US 388107 950213

12/AN,AZ,TI/12 (Item 12 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01614120
METHOD AND SYSTEM FOR RECEIVABLES MANAGEMENT
PROCEDE ET SYSTEME DE GESTION DE CREANCES
Application: WO 2007US16236 20070718 (PCT/WO US2007016236)

12/AN,AZ,TI/13 (Item 13 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01537571
GENIUS ADAPTIVE DESIGN
MODELE D'ADAPTATION AU GENIE
Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

12/AN,AZ,TI/14 (Item 14 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01488570
PROVIDING CONTENT TO MOBILE COMMUNICATION FACILITIES
FOURNITURE DE CONTENU A DES INSTALLATIONS MOBILES DE COMMUNICATION
Application: WO 2006US35976 20060913 (PCT/WO US2006035976)

12/AN,AZ,TI/15 (Item 15 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01357270
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE COHERENT D'INTERFACES DERIVEES D'UN MODELE D'OBJET COMMERCIAL
Application: WO 2005US21481 20050617 (PCT/WO US2005021481)

12/AN,AZ,TI/16 (Item 16 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01329846
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE D'INTERFACES COHERENT DERIVE D'UN MODELE D'OBJETS COMMERCIAUX
Application: WO 2005US22137 20050624 (PCT/WO US2005022137)

12/AN,AZ,TI/17 (Item 17 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01144238
DIRECT PAYMENT WITH TOKEN
PAIEMENT DIRECT AVEC DES JETONS

Application: WO 2004US1607 20040120 (PCT/WO US04001607)

12/AN,AZ,TI/18 (Item 18 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00851775
ADVANCED ASSET MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES
Application: WO 2001US15283 20010511 (PCT/WO US0115283)

12/AN,AZ,TI/19 (Item 19 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00806384
NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT
AND METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE
Application: WO 2000US32324 20001122 (PCT/WO US0032324)

12/AN,AZ,TI/20 (Item 20 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00805483
SYSTEM AND METHOD FOR INVOICE CONFIRMATION AND FUNDING
SYSTEME ET PROCEDE DE CONFIRMATION ET DE FINANCEMENT DE FACTURES
Application: WO 2000US31898 20001116 (PCT/WO US0031898)

12/AN,AZ,TI/21 (Item 21 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00435900
A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT
PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURES
Application: WO 97US22479 19971208 (PCT/WO US9722479)

12/AN,AZ,TI/22 (Item 22 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00344642
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC
RIGHTS PROTECTION
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE
PROTECTION ELECTRONIQUE DES DROITS
Application: WO 96US2303 19960213 (PCT/WO US9602303)

12/3,K/3 (Item 3 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

02560807

Method and systems for managing payment sources in a mobile environment
Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen Umgebung
Procede et systemes pour gerer les sources de paiement dans un
environnement mobile

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1980986 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103091 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

ABSTRACT WORD COUNT: 180

NOTE: Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200842 2862

SPEC A (English) 200842 120091

Total word count - document A 122953

Total word count - document B 0

Total word count - documents A + B 122953

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION IDREF=F0021>FIG. 19</FIGREF> is a sequence of mobile
device screen views from a payer's perspective as a user uses a
"PayAnyone" payment option, selects a name from a...

...views from a payer's view of a "PayAnyone" payment feature with selection of an ACH payment method according to an exemplary aspect of the invention.

< FIGREF IDREF= F0026> FIG. 24...

...mobile device screen views from a payee's perspective of a "PayAnyone" payment feature with ACH payment method according to an exemplary aspect of the invention.

< FIGREF IDREF= F0027> FIG. 25...

< removed unnecessary information>

...3522, the MFTS 18 communicates an MFTS payment instruction (MFTSPI) message 3523 to a selected third party payment provider 30P or financial institution 30 (e.g. an ACH payment generator, or a paper check issuer, or a stored value card vendor) to cause the issue of the selected form of...

12/3,K/10 (Item 10 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2009 European Patent Office. All rts. reserv.

01904705

Early bill payment process

Fruhes Rechnungszahlungsverfahren

Procede de paiement de facture rapide

PATENT ASSIGNEE:

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Swenson, Michael P, 400 Siboney Terrace, DanburyConnecticut 06811, (US)

Winkelman, John H, 191 Community House Road, SouthburyConnecticut 06488, (US)

Obrea, Andrei, 57 Davis Road, SeymourConnecticut 06483, (US)

LEGAL REPRESENTATIVE:

HOFFMANN EITLE (101511), Patent- und Rechtsanwälte Arabellastrasse 4, 81925 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1536389 A1 050601 (Basic)

EP 1536389 B1 080806

APPLICATION (CC, No, Date): EP 2004027882 041124;

PRIORITY (CC, No, Date): US 721640 031125

DESIGNATED STATES (Pub A): AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR;

GB; GR; HU; IE; IS; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR;

(Pub B): DE; FR; GB

EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK; YU

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080208 H EP

ABSTRACT WORD COUNT: 119

NOTE: Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200522	595
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CLAIMS B	(English)	200832	548
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CLAIMS B	(German)	200832	457
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CLAIMS B	(French)	200832	652
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SPEC A	(English)	200522	3006
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SPEC B	(English)	200832	2970
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Total word count - document A	3602
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Total word count - document B	4627
-------------------------------	------

Total word count - documents A + B	8229
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...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080208 H EP

...SPECIFICATION creditor by electronic funds transfer as set out in Claim 1.

This invention allows a consumer to securely identify himself/herself to the USPS, other carrier, or a trusted third party on the outside of mail.

< FIGREF IDREF= F0001> Fig. 1A< /FIGREF> is a drawing of a mail piece indicating full payment of a bill before the mail piece is posted;

< FIGREF IDREF= F0002> Fig. 1B< /FIGREF> is a drawing of a mail piece indicating minimum payment of a bill before the mail piece is posted;

< FIGREF IDREF= F0003> Fig. 1C< /FIGREF> is a drawing of a mail piece indicating a payment above the minimum payment of a bill before the mail piece is posted;

< FIGREF IDREF= F0004> Fig. 2< /FIGREF> is a drawing of...

12/3,K/12 (Item 12 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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01614120 ** Image available* *

METHOD AND SYSTEM FOR RECEIVABLES MANAGEMENT

PROCEDE ET SYSTEME DE GESTION DE CREANCES

Patent Applicant/ Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

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(Designated for all)

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HINTON Brian D, 1461 W. Grand Unit # 3\$Chicago IL 60622, US, (Designated for all)

Legal Representative:

BENNER Dwight M et al (agent), Hunton & Williams LLP, Intellectual
Property Department, 1900 K Street, N.W., Suite 1200, Washington, DC
20006-1109, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200811044 A2-A3 20080124 (WO 0811044)

Application: WO 2007US16236 20070718 (PCT/WO US2007016236)

Priority Application: US 2006807648 20060718; US 2007779105 20070717

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8820

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0040/00...

Fulltext Availability:

Claims

Detailed Description

... example which may involve EFT Payments, a payer may pay using a wire transfer or ACH (e.g., CCD format, other format, etc.) with no remittance detail. For example, CCD format may represent a format used by the ACH settlement system that contains information about the originator and receiver of a payment order, without...

...An embodiment of the present invention may allow the client to add remittance information to EFT payments prior to daily or other transmission. According to another example, payments may be received with truncated...

...cash posting of short payments within a pre-defined tolerance. According

to another example involving check only payments, a payer may generate a check without remittance advice documentation. An embodiment of the present invention may allow the client to add remittance information to EFT payments prior to daily or other transmission. In addition, mis-keyed data captured in lockbox or supplied by the client on ACH payments may be corrected or repaired prior to transmission. According to another example, payer specific...

12/3,K/20 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00805483 **Image available**

SYSTEM AND METHOD FOR INVOICE CONFIRMATION AND FUNDING
SYSTEME ET PROCEDE DE CONFIRMATION ET DE FINANCEMENT DE FACTURES
Patent Applicant/Assignee:

INZAP INC, 922 San Leandro, Suite L, Mountain View, CA 94043, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

RAYMOND Eric, 781 Josina Avenue, Palo Alto, CA 94306, US, US (Residence),
US (Nationality), (Designated only for: US)

Legal Representative:

MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman, 7th
Floor, 12400 Wilshire Blvd., Los Angeles, CA 90025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139073 A1 20010531 (WO 0139073)

Application: WO 2000US31898 20001116 (PCT/WO US0031898)

Priority Application: US 99167449 19991123; US 2000714898 20001115

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8132

Main International Patent Class (v7): G06F-017/ 60

Fulltext Availability:

Detailed Description

Claims

... Intermediar Funding Partner 106
 SYSTEM OVERALL FLOWCHART Sirlif 4
 BILLERS AND PAYERS APPLY ON TUIE INTERMEDIARY WEB
 AIPPROVE'1) AM) SEITU11 ONI,INI', REAL TIME WIT11 PREISCRIBLI) CRE --I
 BILLER ENTERS INVOICE INFORMATION AND SENI)S
 TO PAYER FOR CONFIRMATION
 PAYEIZ CONFIRMS INVOICE AMOUNT AND SENDS APPIZ(
 (VIA WEB) TO BILLER AND INTERMEDIARY --T
 INTERMEDIARY SENDS PAYMENT VIA ELECTRONIC FUNDS TRA]
 (E.G., A'((inverted exclamation mark) 1) FOR INVOICE. AMOUNT TO BILIER
 UPON PAYEIR APPIZ 1
 INTERMEDIARY RECEIVES PAYMENT FROM PAYER VIA ELECTRONI
 TRANSFEAR (ACII) 60 DAYS AFTER INVOICE DATE
 A. APPLICATION/SETUP PROCESS (BILLER/PAYER BUSINESSES)
 BUSINESS ACCESSES INTERMEDIARY WEB SITE TO APPLY AS A BILL
 OR BOT11 AND AGREES TO CONTRACT TERNIS INCLUDING I-AI' ,(
 FUNDS TRANSITAIR DEBIT/CRI.111)[11 AUTHORIZATION FOR INTERME, 1,
 INTERMEDIARY PERFORMS BUSINESS VERIFICATION AND CREDIT/FU
 TO DETERMINE BUSINESS ACCEPTANCE, CREDIT RAFLING, AND 1
 LIMITS (TOTAL CREDIT EXTENDED AND NUMBER OPTRANSAC
 INTERMEDIARY ENTERS CRI-111DIT11PARAMETERS INTO CUSTOMI' R W
 INTERMEDIARY USES W11' 13TO NOTIFY BUSINESS OF ACCESTA1
 AND CREDIT PARAMETERS
 A. APPLICATION/SETUP PROCESS (CONTINUE)
 THE 13LJSSINESS ACCESSES INTERMEDIARY TRAINING SITEA, ON WI@A@13
 S14,11,11'--'1@U'I'ORIAL. TRAINING AND PASSWORD S1,1' 11 |JI'
 THE BUSINESS SENDS BLANK VOIDED CHECK TO INTERMEAMARY Ar
 INTERMEDIARY CUSTOMER SERVICE 800 # TO CONFIRM BUSINE.SS USER
 NUMBER ANI) BANK ACCOUNT INFO (BIN AND ROUTING NUMBLA
 INTERMEDIARY CONDUCTS TEST TRANSACTION TO CONFIRM BUSIM
 ACCOUNT AND COMMUNICATES (EMAIL/FAX/PHONE) WITII BUSI CONFIRMING...
 ...IS COMP1,14,11,111)
 111E BUSINESS MAINTAINS THEIR ACCOUNT INFORMATION ON INTERMIF
 SITE AND INTERMEDIARY COMMUNICATES WITI-1 BUSINESS CONFIRMir
 FI B. BILLER INITIATES INVOICE
 Bli,I,I,R SENDS...

< removed unnecessary information >

...10 DAYS (OR OTHER TIME PERIOD AS DETERMINED BY INTE
 AN INTEREST RATEIFEE DETERMINED BY INTERMEDIARY
 G. EXCEPTION PROCESSING: BILLER IS NSF
 INTERMEDIARY NEGOTIATES REVISED PAYMENT TERMS WITII BILLE
 LENGTH OF PAYMENT EXTENSION AND INTEREST RATI
 INTERMEDIARY COMMUNICATES REMINDER NOTICES TO BILLER'
 INVOICE AMOUNT WILL BE WITHDRAWN VIA ELECTRONIC FUNDS
 FROM BILLER'S ACCOUNT. THE SCHEDULE FOR REMINDER NOTI,

WITI-IDRAWAL DATES ARE DETERMINED BY INTERMEDIARY
INTERMEDIARY TRANSFERS THE REVISED PAYMENT AMOUNT (NF
ABOVE) FROM BILLER BANK ACCOUNT TO INTERMEDIARY BANK A
ELECTRONIC FUNDS TRANSFER
H. EXCEPTION PROCESSING: BILLER DEFAULTI,
INTERMEDIARY INITIATES COLLECTIONS PROCEDURES AGAIN

12/3,K/21 (Item 21 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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00435900 **Image available**

A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT
PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURES

Patent Applicant/ Assignee:
SUN MICROSYSTEMS INC,

Inventor(s):
CHANG Sheueling,
ROCHETTI Robert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9826364 A1 19980618

Application: WO 97US22479 19971208 (PCT/WO US9722479)

Priority Application: US 96762710 19961209

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 6722

Main International Patent Class (v7): G06F-017/ 60

International Patent Class (v7): G06F-17:00...

Fulltext Availability:

Detailed Description

... For example, most banking institutions offer bill payment services
through an outsourced third party. Fig. 1A shows one particular prior art bill payment
system. A payor 100 sends an electronic mail message 101 authorizing an
outsourced payment service s bank 106 clears the paper check with the
payor's bank 110 through the Federal Reserve or local check clearing house
organization 112

III. Text Search Results from Dialog - NPL

A. Abstract Databases

? show files;ds;cost;logoff hold

File 471:New York Times Fulltext 1980-2009/Nov 30

(c) 2009 The New York Times

File 139:EconLit 1969-2009/Nov

(c) 2009 American Economic Association

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 474:New York Times Abs 1969-2009/Dec 01

(c) 2009 The New York Times

File 475:Wall Street Journal Abs 1973-2009/Dec 01

(c) 2009 The New York Times

File 35:Dissertation Abs Online 1861-2009/Oct

(c) 2009 ProQuest Info&Learning

File 65:Inside Conferences 1993-2009/Nov 30

(c) 2009 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Nov

(c) 2009 The HW Wilson Co.

File 256:TecTrends 1982-2009/Nov W5

(c) 2009 Info.Sources Inc. All rights res.

File 2:INSPEC 1898-2009/Nov W4

(c) 2009 The IET

Set	Items	Description
S1	42075	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S2	42075	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S3	13458	IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DET-ECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH??? OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4	2132	PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5	14743	PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-ST OR HISTOR? OR ALREADY OR FORMERLY
S6	671	BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7	45	S3(3N)S4
S8	14	S5(3N)S6
S9	0	S2(S)S7(S)S8
S10	0	S2(S)S3(S)S4(S)S5(S)S6
S11	175	S2(S)S4(S)S5

S12 32 S3(S)S11
 S13 17 S5(5N)S6
 S14 0 S11(S)S13
 S15 0 S11 AND S13
 S16 6 S6(S)S11
 S17 38 S12 OR S16
 S18 16 S17 NOT (PY> 1999 OR PD= 19990427:19991231)
 S19 15 RD (unique items)

19/6/1 (Item 1 from file: 471)
 03889160 285110990419
 BUSINESS DIGEST
 Monday April 19 1999
 Word Count: 1068

19/6/2 (Item 1 from file: 139)
 252871
 TITLE: Complaint Behavior of Mexican-American Consumers to a Third-Party Agency
 PUBLICATION DATE: 1991

19/6/3 (Item 1 from file: 583)
 09051632
 La produccion se recupera en noviembre y crece el 4.5%
 SPAIN: INDUSTRIAL PRODUCTION UP 4.5% IN NOVEMBER
 28 Jan 1999

19/6/4 (Item 2 from file: 583)
 04258299
 CAPITAL GOODS IMPORTS DOWN 5% FOR FIRST-QUARTER 1991
 SPAIN - CAPITAL GOODS IMPORTS DOWN 5% FOR FIRST-QUARTER 1991
 8 May 1991

19/6/5 (Item 3 from file: 583)
 04028320
 MORTGAGE ADVICE FEES NEED ALTERATION
 UK - MORTGAGE ADVICE FEES NEED ALTERATION
 10 January 1991

19/6/6 (Item 1 from file: 474)
 00976259 NYT Sequence Number: 094095790306
 (Some economists feel growth of money market funds which invest in
 short-term debt securities such as Treasury bills and commercial paper is

beginning to interfere with Fed Reserve Bd's ability to fine-tune monetary policy. Money market funds are similar to savings or checking accounts without being counted in money supply figures. Are also providing new competition for savings institutions, as well as impinging on role of banking system as prime intermediary between consumers and large borrowers. Funds grew by about \$5.3 Billion between Sept '78 and Jan '79, to \$15 billion, while demand deposits at banks declined by \$4.2 Billion to \$261.7 Billion and savings deposits fell by \$5.9 Billion. Reasons for consumer interest in funds include current high interest rates and sagging stock and bond markets. History of funds reviewed. Table of top ten funds in '78, graph of growth of money market funds (M.).
Tuesday March 6 1979

19/6/7 (Item 2 from file: 474)
00595312 NYT Sequence Number: 057657750516
(US Sen, 61 to 28, passes bill that would create Fed agency with authority to represent consumers before regulatory agencies and in cts, and act as clearinghouse for consumer information and complaints. Bill would give agency 3-yr life, and Cong, after revg agency work, would decide whether agency should live or die. Sen votes to exclude labor-mgt relations cases and broadcast license renewals before FCC from agency jurisdiction. Sen Robert P Griffin says he hopes and expects Pres Ford will veto bill in its present form. Sen, 56 to 33, accepts amendment that excludes from agency jurisdiction Fed agency actions concerning agr, but does not exclude interest in foods and fibers in hands of middlemen. Amendment was offered by Sen Robert Dole and opposed by Sen Abaraham A Ribicoff. Sen, 48 to 40, defeats McClellan amendment that would have diluted power of consumer agency admr by adding 3-man comm to set agency policy. Sen, 67 to 24, rejects move by Sen William L Scott to give control over agency litigation to Justice Dept (M.).
Friday May 16 1975

19/6/8 (Item 1 from file: 35)
1064928 ORDER NO: AAD13-35387
POS: AN EMERGING UTILITY
Year: 1988

19/6/9 (Item 2 from file: 35)
733793 ORDER NO: AAD81-00231
CONSUMER PERSPECTIVES ON THE SOCIAL SERVICES: A STUDY IN THE MEASUREMENT OF CONSUMER SATISFACTION
Year: 1980

19/6/10 (Item 1 from file: 2)

07914716

Title: Destination Maui? An exploratory assessment of the efficacy of self-booking in travel

INSPEC Update Issue: 2001-018

Copyright: 2001, IEE

19/6/11 (Item 2 from file: 2)

07265782

Title: Loyalty and commitment in the online industry

Book Title: Online Information 98. Proceedings

Publication Date: 1998

INSPEC Update Issue: 1999-022

Copyright: 1999, IEE

19/6/12 (Item 3 from file: 2)

07086489

Title: Business-to-business e-commerce

Publication Date: Nov. 1998

INSPEC Update Issue: 1998-046

Copyright: 1998, IEE

19/6/13 (Item 4 from file: 2)

04766901

Title: System encourage patients to pay physician bills on the spot

Publication Date: Oct. 1990

INSPEC Update Issue: 1991-001

Copyright: 1991, IEE

19/6/14 (Item 5 from file: 2)

03716264

Title: Desiderata for a viable ACH [automated clearing house]

Publication Date: March 1986

INSPEC Update Issue: 1986-017

Copyright: 1986, IEE

19/6/15 (Item 6 from file: 2)

03071552

Title: Understanding electronic banking

Publication Date: 1983

INSPEC Update Issue: 1983-008

Copyright: 1983, IEE

19/3,K/12 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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07086489

Title: Business-to-business e-commerce

Authors(s): Carroll, M.

Journal: WEB Techniques, vol.3, no.11, pp.44-6, 48-52

Publisher: Miller Freeman

Country of Publication: USA

Publication Date: Nov. 1998

ISSN: 1086-556X

SICI: 1086-556X(199811)3:11L.44:BBC;1-0

CODEN: WETEFA

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1998-046

Copyright: 1998, IEE

Abstract: While the returns for business-to-consumer (B2C)

e-commerce over the Web have been largely disappointing (with some notable exceptions like...

...B2B e-commerce is not new. Businesses had been quietly conducting e-commerce for decades before the Internet became a popular communications infrastructure. Before the Net, they connected their mainframes and minis via direct dial-up or proprietary third party value added networks (VANs). However, because of the global reach of the Net, Internet B2B...

...From general application server to specific e-commerce tools, we try to give you a sense of the range of frameworks cropping in support of this fast growing application area. We...

19/3,K/14 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2009 The IET. All rts. reserv.

03716264

Title: Desiderata for a viable ACH [automated clearing house]

Authors(s): Stone, B.K.

Journal: Economic Review Federal Reserve Bank of Atlanta, vol.71, no.3, pp.34-43

Country of Publication: USA

Publication Date: March 1986

ISSN: 0732-1813

CODEN: ECRWDA

Language: English

Subfile(s): D (Information Technology for Business); E (Mechanical &

Production Engineering)
INSPEC Update Issue: 1986-017
Copyright: 1986, IEE

Abstract: Developing generic information exchange and payor control capabilities is crucial if the automated clearinghouse (ACH) is to win high-volume markets like corporate trade payments and variable amount consumer bills. If the system makes these improvements and also convinces financial institutions and other service...
...viable and attractive, then the serious product support and marketing efforts that are prerequisite to check displacement will follow.
Also, before the ACH can work effectively in the marketplace, depository institutions must develop their own capabilities in providing clearinghouse services and must market them aggressively

19/3,K/15 (Item 6 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

03071552

Title: Understanding electronic banking
Authors(s): Johnson, H.G.
Author Affiliation: Price Waterhouse, New York, NY, USA
Journal: Price Waterhouse Review, vol.27, no.1, pp.7-15
Country of Publication: USA
Publication Date: 1983
ISSN: 0032-8170
CODEN: PWTRBQ
Language: English
Subfile(s): C (Computing & Control Engineering); D (Information Technology for Business); E (Mechanical & Production Engineering)
INSPEC Update Issue: 1983-008
Copyright: 1983, IEE

Abstract: The banking industry is developing electronic consumer services in four basic ways: automated banking services (primarily automated teller machines), point-of-sale services, home banking (including pay-by-phone) services, and automated clearinghouse services. The author presents a summary of the history and growth rate of these services and foresees three major developments in retail electronic banking over the next ten years or so. These are a new form of identification to replace personal identification numbers, a change in the economics of electronic banking for the consumer, and availability of more timely receipts and confirmations for electronic transactions. The management planning process is evaluated and seven basic concerns are identified: organisation and management control; environmental and competitive forces; marketing and consumer acceptance; technical and system feasibility; control, security, and privacy; legal and regulatory factors; resources and...

B. Full-text Databases

Full text NPL files - 1

? show files;ds;cost;logoff hold

File 20:Dialog Global Reporter 1997-2009/Dec 01

(c) 2009 Dialog

Set	Items	Description
S1	765297	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S2	765297	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S3	446561	IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DET-ECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH??? OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4	118609	PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5	550843	PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-ST OR HISTOR? OR ALREADY OR FORMERLY
S6	30219	BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7	2300	S3(3N)S4
S8	822	S5(3N)S6
S9	5	S2(S)S7(S)S8
S10	731	S2(S)S3(S)S4(S)S5(S)S6
S11	66	S10(S)(S7 OR S8)
S12	15	S11 NOT (CONFERENCE())CALL OR (FIRST OR 1ST OR SECOND OR 2ND OR THIRD OR 3RD OR FOURTH OR 4TH OR FINAL OR PRELIMINARY OR -INTERIM)()(QUARTER OR RESULTS) OR QUARTERLY OR ANNUAL()REPORT OR (8 OR 10)()(K OR Q) OR 8K OR 8Q OR 10K OR 10Q OR WEBCAST OR WEBINAR)
S13	106	S10 NOT (CONFERENCE())CALL OR (FIRST OR 1ST OR SECOND OR 2ND OR THIRD OR 3RD OR FOURTH OR 4TH OR FINAL OR PRELIMINARY OR -INTERIM)()(QUARTER OR RESULTS) OR QUARTERLY OR ANNUAL()REPORT OR (8 OR 10)()(K OR Q) OR 8K OR 8Q OR 10K OR 10Q OR WEBCAST OR WEBINAR)
S14	5	S13 NOT (PY> 1999 OR PD= 19990427: 19991231)
S15	5	RD (unique items)

15/6/1

03718344 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Britton & Koontz Announces Investment in Internet Banking Company
December 10, 1998

WORD COUNT: 287

15/6/2

02887353

Fierce Competition in Wireless Markets Causes Shift in Customer Satisfaction Leaders in The J.D. Power and Associates Fourth Annual Wireless Customer Satisfaction Study

September 22, 1998

WORD COUNT: 1191

15/6/3

02881519

IwayNet CEO, David Kumar Singh, Responds to Ameritech's Anti-Cramming Publicity Campaign

September 21, 1998

WORD COUNT: 1029

15/6/4

01328212 (USE FORMAT 7 OR 9 FOR FULLTEXT)

BITS, Publishers of Open Financial Exchange and GOLD Team Announce Timetable for the Publication of Converged Specification

April 07, 1998

WORD COUNT: 1240

15/6/5

01232580 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TriSense Offers Bank-Controlled Electronic Bill Presentment Solution

March 25, 1998

WORD COUNT: 792

15/3,K/5
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

01232580 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TriSense Offers Bank-Controlled Electronic Bill Presentment Solution
BUSINESS WIRE

March 25, 1998 8:20

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 792

... Banks can generate fee income from a number of PaySense-based services, including bill presentment, ACH payment origination and delivery of guaranteed funds. Because banks provide these services directly to commercial...

... only electronic bill presentment and payment system that offers completely anonymous communication over the Internet. Before bills are sent, PaySense software at the bank "strips out" all sensitive information such as...

... basis for bill delivery. For billers, this allows existing bill designs - including rich graphics and recognized brand identity - to be reproduced electronically and made interactive without legacy system changes. For banks...

... PaySense has been designed to integrate smoothly with other electronic payment systems as well, including ACH origination systems, POS and biller accounts receivable systems. TriSense is uniquely prepared to provide this...

Full text NPL files - 2

? show files;ds;cost;logoff hold
File 634:San Jose Mercury Jun 1985-2009/Nov 29
(c) 2009 San Jose Mercury News
File 608:MCT Information Svc. 1992-2009/Dec 01
(c) 2009 MCT Information Svc.
File 610:Business Wire 1999-2009/Dec 01
(c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Dec 01
(c) 2009 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 268:Banking Info Source 1981-2009/Nov W4
(c) 2009 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2009/Nov 30
(c) 2009 Gale/Cengage
File 15:ABI/Inform(R) 1971-2009/Nov 30
(c) 2009 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2009/Nov 03
(c) 2009 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2009/Nov 30
(c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Oct 28
(c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Oct 20
(c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Nov 03
(c) 2009 Gale/Cengage
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
File 624:McGraw-Hill Publications 1985-2009/Dec 01
(c) 2009 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

Set	Items	Description
S1	2889070	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S2	2889070	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S3	1031547	IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR

IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DET-
 ECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH???
 OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
 S4 366103 PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-
)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
 S5 1379714 PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-
 ST OR HISTOR? OR ALREADY OR FORMERLY
 S6 121330 BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR
 PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND
 OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
 S7 10123 S3(3N)S4
 S8 3871 S5(3N)S6
 S9 21 S2(S)S7(S)S8
 S10 20749 S2(S)S4(S)S5
 S11 663 S10(S)(S7 OR S8)
 S12 2626 S2(10N)S4(10N)S5
 S13 117 S12(10N)(S7 OR S8)
 S14 135 S9 OR S13
 S15 31 S14 NOT (PY> 1999 OR PD= 19990426:19991231)
 S16 25 RD (unique items)

16/6/1 (Item 1 from file: 810)

0648294 BW1623

LABORATORY CORP AMERICA: Laboratory Corporation of America announces
 settlement with U.S. government
 November 21, 1996

16/6/2 (Item 1 from file: 268)

00349173

Firms Search for Way to Make Electronic Checking Work --- Consumers Like
 the Feel of Paper; Merchants Want to Be Free of Hassles
 Nov 17, 1998

16/6/3 (Item 2 from file: 268)

00276769 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banks can slice transaction costs

Dec 1995

WORD COUNT: 00906

16/6/4 (Item 3 from file: 268)

00069657

Paper checks continue to outstrip EFT
 May 1990

16/6/5 (Item 1 from file: 9)
01089698 Supplier Number: 23672637 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Software market's brave new world
October 14, 1996
WORD COUNT: 887

16/6/6 (Item 1 from file: 15)
01757638 04-08629 ** USE FORMAT 7 OR 9 FOR FULL TEXT**
Former advisers foresee possible Net regulations
Jan 18, 1999 LENGTH: 1 Pages
WORD COUNT: 510

16/6/7 (Item 2 from file: 15)
01429882 00-80869 ** USE FORMAT 7 OR 9 FOR FULL TEXT**
Acquisitions, alliances expected to spur Internet commerce
May 19, 1997 LENGTH: 1 Pages
WORD COUNT: 382

16/6/8 (Item 3 from file: 15)
00878587 95-27979 ** USE FORMAT 7 OR 9 FOR FULL TEXT**
A beginner's guide to the U.S. payments system
Jul 1, 1994 LENGTH: 5 Pages
WORD COUNT: 3228

16/6/9 (Item 4 from file: 15)
00840449 94-89841
Payor bank liability for failure to return checks
Winter 1993 LENGTH: 12 Pages

16/6/10 (Item 5 from file: 15)
00747332 93-96553 ** USE FORMAT 7 OR 9 FOR FULL TEXT**
New laws tough on retail
Aug 1993 LENGTH: 2 Pages
WORD COUNT: 1003

16/6/11 (Item 6 from file: 15)
00518718 90-44475
Have You Heard? "Check and List" Is Obsolete for Receiving Consumer Bill Payments
Sep/Oct 1990 LENGTH: 2 Pages

16/6/12 (Item 7 from file: 15)

00087218 79-02106
Competition Grows Hotter
Dec. 1978

16/6/13 (Item 1 from file: 16)
06084942 Supplier Number: 53603779 (USE FORMAT 7 FOR FULLTEXT)
Former advisers foresee possible Net regulations.(Christine Varney and Ira
Magaziner)(Government Activity)
Jan 18, 1999
Word Count: 517

16/6/14 (Item 2 from file: 16)
04658146 Supplier Number: 46854235 (USE FORMAT 7 FOR FULLTEXT)
The Dust Settles: LabCorp Pays the Bill
Nov 1, 1996
Word Count: 592

16/6/15 (Item 3 from file: 16)
04622107 Supplier Number: 46799391 (USE FORMAT 7 FOR FULLTEXT)
Electronic Distribution Embraced By Publishers: Software market's brave new world
Oct 14, 1996
Word Count: 898

16/6/16 (Item 1 from file: 148)
09048913 SUPPLIER NUMBER: 18772814 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Software market's brave new world. (electronic software distribution)
(Industry Trend or Event)
Oct 14, 1996
WORD COUNT: 964 LINE COUNT: 00083

16/6/17 (Item 2 from file: 148)
08915275 SUPPLIER NUMBER: 18566830 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The money changers: digital cash innovators talk banks, bits, bytes and
bucks. (interviews with Intuit CEO Scott Cook, Digicash CEO David Chaum,
Sholom Rosen, vp, Citibank, Federal Reserve Board Gov Larry Lindsey, Rep
Mike Castle and U.S. Treasury Dept comptroller Eugene Ludwig)(Forbes
ASAP) (Industry Trend or Event)
August 26, 1996
WORD COUNT: 3954 LINE COUNT: 00296

16/6/18 (Item 3 from file: 148)
05458314 SUPPLIER NUMBER: 11289600 (USE FORMAT 7 OR 9 FOR FULL TEXT)

By any name, patient accounts manager ripe for re-evaluation. (Patient
Accounts Management)

Sept, 1991

WORD COUNT: 1229 LINE COUNT: 00108

16/6/19 (Item 4 from file: 148)

04506254 SUPPLIER NUMBER: 08301723 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Electronic dinosaurs. (home banking, telephone bill paying)

Jan, 1990

WORD COUNT: 1920 LINE COUNT: 00161

16/6/20 (Item 1 from file: 636)

04033356 Supplier Number: 53360651 (USE FORMAT 7 FOR FULLTEXT)

New Directions.

March, 1998

Word Count: 7229

16/6/21 (Item 2 from file: 636)

03299882 Supplier Number: 46776065 (USE FORMAT 7 FOR FULLTEXT)

In The News: Clearinghouses Find New Ways To Meet The Challenge Of Selling
Doctors On EDI

Oct 6, 1996

Word Count: 840

16/6/22 (Item 3 from file: 636)

02632205 Supplier Number: 45329097 (USE FORMAT 7 FOR FULLTEXT)

Home Banking Checkfree Adds To Crowded Court Dockets

Feb 11, 1995

Word Count: 769

16/6/23 (Item 4 from file: 636)

01584822 Supplier Number: 42372646 (USE FORMAT 7 FOR FULLTEXT)

HOW TO WEAN THE PUBLIC FROM CHECKS: START BY COMBINING PAPER WITH
ELECTRONICS

Sept 19, 1991

Word Count: 1706

16/6/24 (Item 1 from file: 267)

00040017

ONLINE BANKING TO OFFER RETAIL, WHOLESALE OPTIONS: PAYMENT PROCESSORS,
VANS DISCUSS CONNECTION

March 4, 1998 REPO

WORD COUNT: 1325

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

16/6/25 (Item 1 from file: 625)

0012155

Transfer Systems, Cash Management To Undergo Changes: Regulatory and Fed
Changes Revolutionize Systems

November 19, 1982, Friday

16/3,K/5 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2009 Gale/Cengage. All rts. reserv.

01089698 Supplier Number: 23672637 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Software market's brave new world
(Software Publishers Association releases guidelines to help its members
develop online sales strategies)
Computer Retail Week, v 6, n 150, p 1+
October 14, 1996
DOCUMENT TYPE: Journal ISSN: 1066-7598 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 887
TEXT:

...clearinghouse. in a matter of seconds, the distributor's commerce server
would communicate with the clearinghouse via EDI and approve the
retailer's credit before the sale was closed. The clearinghouse
, with investments in fraud detection, would verify the
consumer's credit card information before transmitting the software.

16/3,K/8 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00878587 95-27979
A beginner's guide to the U.S. payments system
Bauer, Paul W
Economic Commentary (Federal Reserve Bank of Cleveland) PP: 1-5 Jul 1,
1994
ISSN: 0428-1276 JRNL CODE: ECC
WORD COUNT: 3228

...TEXT: although the float nets out, there is an indirect cost of 50 cents
if the payor writes a check rather than initiating an ACH
transaction. When considering the total resources expended, cash and
ACH are the least costly options. The potential problem that arises
because of the divergence between payor and social costs is discussed below.

* THE FEDERAL RESERVE'S ROLE: PAST AND PRESENT

16/3,K/11 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00518718 90-44475
Have You Heard? "Check and List" Is Obsolete for Receiving Consumer Bill Payments
White, George C.

Journal of Cash Management v10n5 PP: 52-53 Sep/Oct 1990
ISSN: 0731-1281 JRNL CODE: JCG

...ABSTRACT: of the electronic consolidation options for payments from consumers. Many corporate accounts receivable functions receiving consumer payments as a check and list must key in the customer payment account number and the amount being paid...

...expedite the availability of funds. Remittance consolidation is performed by a number of financial institutions already engaged in bill-paying services, with transmission to corporate recipients in customized or standardized automated clearinghouse (ACH) formats.

16/3,K/17 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

08915275 SUPPLIER NUMBER: 18566830 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The money changers: digital cash innovators talk banks, bits, bytes and bucks. (interviews with Intuit CEO Scott Cook, Digicash CEO David Chaum, Sholom Rosen, vp, Citibank, Federal Reserve Board Gov Larry Lindsey, Rep Mike Castle and U.S. Treasury Dept comptroller Eugene Ludwig)(Forbes ASAP) (Industry Trend or Event)

Koprowski, Gene
Forbes, v158, n5, pS68(6)
August 26, 1996

ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3954 LINE COUNT: 00296

... far. Only 2% Of of our customers used CheckFree (a third-party provider of online bill-payment services for earlier versions of Quicken). We discovered that it wasn't because people don't want to...

16/3,K/20 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.

04033356 Supplier Number: 53360651 (USE FORMAT 7 FOR FULLTEXT)
New Directions.

Bank Technology News, pNA
March, 1998

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 7229

... which are independent organizations that guarantee the authenticity of digital signatures. Many think that those third party CAs should be banks, since they have been in the trust and authentication business for...of a large financial institution. "In the world of

electronic commerce, you need a trusted third party to identify a digital signature," says Jay Simmons, vice president of CertCo. "That third party is banks. Who knows more about your legitimacy as a business than your banker?" Already...and walk-in customers, back-end bill payment processing, gift certificate processing, payroll processing, cashier check processing and consumer check processing for credit unions. Travelers' plan is to "continue to grow in the payment systems...spokesperson for CheckFree, Columbus, OH. CheckFree's Vice Chairman, Mark Johnson, notes, "Travelers' business has historically been walk-in bill pay, and I believe they're counting those numbers as part of their electronic bill payment...SS> NACHA Tests Digital Certificates <BI> By David Stahl A pilot that the National Automated Clearing House Association and five banks have been working on since mid-1997 is expected to bring...

...bank, Bank Y. The certification function adds to the bank's role as a trusted third party in financial transactions. "Banks act as agents for their customers," says David Merritt, product design...

16/3,K/24 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

00040017
ONLINE BANKING TO OFFER RETAIL, WHOLESALE OPTIONS: PAYMENT PROCESSORS,
VANS DISCUSS CONNECTION
CORPORATE EFT REPORT
March 4, 1998 REPO VOL: 18 ISSUE: 4 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1325 RECORD TYPE: FULLTEXT
(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

... Columbus, Ohio-based CheckFree Corp. [CKFR], which will handle electronic payment processing and bill presentment for Integriion, already has a subscriber base of its own of 200,000, of which an estimated 5...

...Business-to-business transactions that require nothing more than a billing amount, account number and payer identification are indistinguishable from the electronic consumer payments that service providers like CheckFree offer today. Going...

...year of both the MSFDC and Integriion home banking systems will focus on retail electronic bill presentment and payment, CheckFree already is positioning itself ...access to account balances online and the ability to pay virtually anyone using an automated clearing house credit that assures the receiver of adequate funds.

16/3,K/25 (Item 1 from file: 625)
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Transfer Systems, Cash Management To Undergo Changes: Regulatory and Fed
Changes Revolutionize Systems

American Banker - November 19, 1982, Friday; Pg. 28

WORD COUNT: 2,019

BYLINE:

By BARBARA K. WILLIAMSON, Vice President, Cash Management Division,
Centerre Bank, St. Louis, Mo.

TEXT:

... various wire transfer systems for years to transfer funds between
accounts in different banks. More recently consumer EFT
systems have mushroomed, made possible by the developments in plastic card,
telephone, and telecommunications technology.

Corporate EFT

Excluding the ACH, the four major systems available to
corporations for electronic money transfer are Fedwire, Bankwire, SWIFT...

IV. Additional Resources Searched

Searches were done in two template files not available through DIALOG, the Internet and Personal Computing Abstracts and the Financial Times, but there were no results.